

PUBLIC DISCLOSURE

June 10, 2019

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

**Tennessee State Bank
2210 Parkway
Pigeon Forge, Tennessee 37863**

RSSD ID NUMBER: 479839

**FEDERAL RESERVE BANK OF ATLANTA
1000 Peachtree Street, N.E.
Atlanta, Georgia 30309-4470**

NOTE: This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to the institution does not represent an analysis, conclusion or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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INSTITUTION’S CRA RATING

INSTITUTION’S CRA RATING: This institution is rated Satisfactory.

The Lending Test is rated: Satisfactory.

The Community Development Test is rated: Satisfactory.

The following table indicates the performance level of Tennessee State Bank with respect to the lending and community development tests.

PERFORMANCE LEVELS	Tennessee State Bank	
	PERFORMANCE TESTS	
	Lending Test	Community Development Test
Outstanding		
Satisfactory	X	X
Needs to Improve		
Substantial Noncompliance		

****Note:** The lending test and the community development test are weighted equally when arriving at an overall rating.

Major factors supporting the institution’s rating include the following:

- The bank’s loan-to-deposit ratio is reasonable.
- A substantial majority of loans were made in the assessment areas.
- The geographic distribution of loans reflects reasonable dispersion throughout the assessment areas.
- The distribution of loans reflects reasonable penetration among individuals of different income levels and businesses of different sizes.
- Considering the bank’s asset size, capacity, and the availability of community development opportunities, the level of qualified community development investments, donations, and services reflects adequate responsiveness to community development needs in its assessment areas.
- The bank has not received any CRA-related complaints since the previous examination.

INSTITUTION

SCOPE OF EXAMINATION

The CRA performance evaluation assesses the bank's record of meeting the credit needs of its community, including low- and moderate-income neighborhoods, within the context of information such as asset size and financial condition of the institution, competitive factors, as well as the economic and demographic characteristics of its defined assessment area. Tennessee State Bank's CRA performance evaluation was based on CRA activities within its assessment areas using the Interagency Intermediate Small Institution Examination Procedures. Under these procedures, effective as of September 1, 2005, institutions meeting the threshold size are evaluated using two separately rated tests: a lending test and a community development test. The community development test includes an evaluation of community development loans, investments, and services in light of community needs within its assessment areas and the capacity of the bank.

Tennessee State Bank's CRA rating was determined by conducting a full-scope review of one of its four assessment areas: Sevier County, Tennessee, which is not part of a metropolitan statistical area (MSA). When determining the overall rating, the greatest weight was placed on the bank's performance in the Sevier County assessment area because a majority of the bank's branches and loans are in this assessment area. Limited-scope reviews were conducted on the remaining three assessment areas: Jefferson, Knox, and Cocke counties in Tennessee. The ratings in the limited-scope reviews did not affect the overall CRA rating for the bank.

Given the bank's asset size and offices located in an MSA, it submits annual reports about its residential real estate loan originations and applications, pursuant to the Home Mortgage Disclosure Act (HMDA). These loans are referred to as "HMDA-reportable¹" loans in this evaluation. The HMDA-reportable loan categories are home purchase, home refinance, home improvement, and multifamily loans. Based on Tennessee State Bank's asset size, it is not required to report small business loan (CRA) data; however, the bank voluntarily collects and reports small business loan data. A small business loan is defined as a business loan with an original amount of \$1 million or less and typically is either secured by nonfarm or nonresidential real estate or classified as a commercial loan. CRA small farm and HMDA-reportable multifamily loans were not considered in the overall assessment due to minimal lending volume in these categories.

The lending test evaluation included an analysis of HMDA loans and small business loans originated from January 1, 2016, through December 31, 2017. Since HMDA-reportable loans represented a higher volume, in both units and dollars, HMDA-reportable lending was given more consideration than small business lending in evaluating the bank's lending performance.

For the community development test, the examination covered community development investments, qualified donations, and community development services from May 1, 2016, through March 31, 2019. The CRA defines a community development activity as having a primary purpose of providing any of the following: affordable housing or community services for low- or moderate-income persons; economic development through the financing of small businesses or farms; or revitalization or stabilization of low- or moderate-income geographies, designated disaster areas, or distressed or underserved nonmetropolitan middle-income geographies. Community development activities benefit the assessment area or a larger statewide or regional area that includes the assessment area.

¹ Home Mortgage loans are reported by institutions on the Home Mortgage Disclosure Act (HMDA) Loan Application Register (LAR). The register includes home purchase, home refinance, home improvement, and multi-family loans originated and purchased by the institution.

As part of this evaluation, two community contacts were made with local governmental or economic development representatives who are familiar with the economic and demographic characteristics as well as community development opportunities in Sevier County. Information obtained from these contacts was used to establish a context for the communities in which the bank operates and to gather information on the bank's performance. Specific information obtained from the community contacts is included in the full-scope assessment area section of the evaluation.

DESCRIPTION OF INSTITUTION

Tennessee State Bank is a community bank headquartered in Pigeon Forge, Tennessee. The bank is a wholly owned subsidiary of Tennessee State Bancshares, Inc., which is also headquartered in Pigeon Forge. According to bank management, Tennessee State Bank has been a niche commercial lender specializing in the hospitality industry, particularly lending to hotels, motels, and other overnight rental businesses.

Branch Offices

Tennessee State Bank currently operates 15 full-service branch offices with ATMs and 24 stand-alone ATMs in its service areas. Since the previous evaluation, the bank closed one branch office and five stand-alone ATMs.

Loan Portfolio

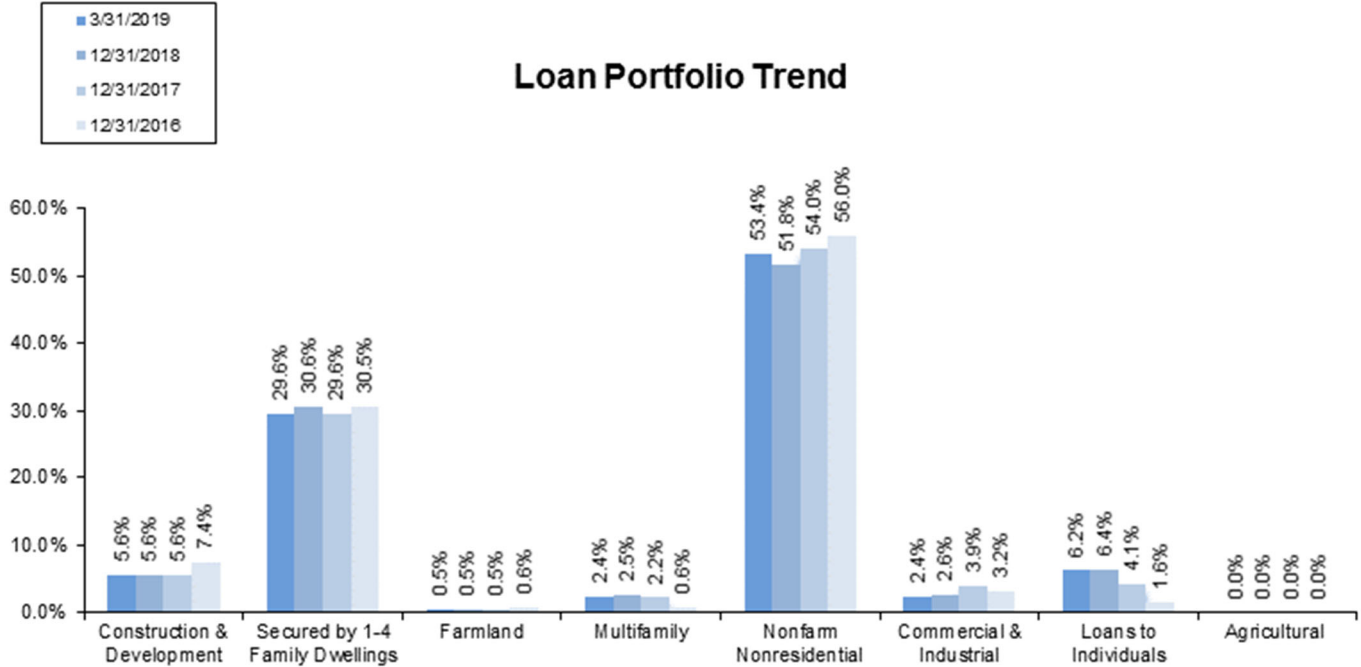
According to the March 31, 2019 Report of Condition, the bank's assets totaled \$647.4 million, an increase of approximately \$19.5 million (3.1 percent) since the bank's last CRA evaluation dated May 2, 2016.

The following chart shows the composition of the loan portfolio according to the Consolidated Reports of Condition and Income (Call Report).

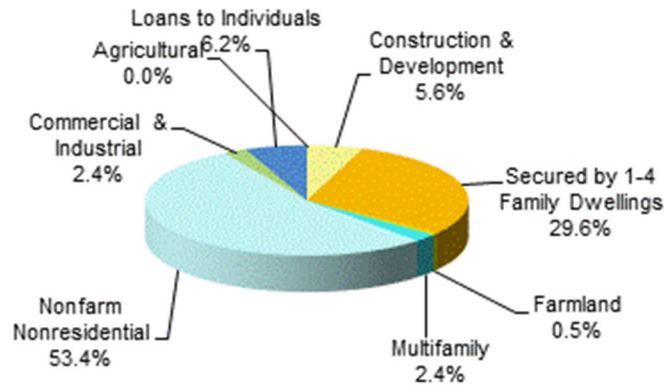
COMPOSITION OF LOAN PORTFOLIO								
Loan Type	3/31/2019		12/31/2018		12/31/2017		12/31/2016	
	\$ (000s)	%	\$ (000s)	%	\$ (000s)	%	\$ (000s)	%
Construction and Development	25,440	5.6%	24,416	5.6%	25,493	5.6%	31,118	7.4%
Secured by One- to Four- Family Dwellings	133,875	29.6%	134,209	30.6%	134,043	29.6%	127,747	30.5%
Other Real Estate: Farmland	2,132	0.5%	2,192	0.5%	2,411	0.5%	2,616	0.6%
Multifamily	10,777	2.4%	11,088	2.5%	9,996	2.2%	2,629	0.6%
Nonfarm nonresidential	241,566	53.4%	226,824	51.8%	245,008	54.0%	234,226	56.0%
Commercial and Industrial	10,735	2.4%	11,382	2.6%	17,723	3.9%	13,339	3.2%
Loans to Individuals	28,060	6.2%	28,080	6.4%	18,705	4.1%	6,524	1.6%
Agricultural Loans	38	0.0%	54	0.0%	11	0.0%	0	0.0%
Total	\$452,623	100.00%	\$438,245	100.00%	\$453,390	100.00%	\$418,199	100.00%

* This table does not include the entire loan portfolio. Specifically, it excludes loans to depository institutions, bankers acceptances, lease financing receivables, obligations of state and political subdivisions, and other loans that do not meet any other category. Contra assets are also not included in this table.

Over the review period, the loan portfolio has shown a small increase in the volume of loans secured by one- to four-family dwellings. Although the proportion of the portfolio secured by nonfarm nonresidential property (commercial real estate) has declined slightly since 2016, the bank remains primarily focused on commercial lending as indicated by the share of the portfolio made up of commercial real estate. As of March 31, 2019, loans secured by nonfarm residential property made up the largest percentage of the loan portfolio at 53.4 percent of total loans, followed by loans secured by one- to four-family dwellings at 29.6 percent and loans to individuals at 6.2 percent. Total loans increased by 8.2 percent over the period shown. The following charts illustrate the changes in the loan portfolio and its current composition. The pie chart illustrates the loan portfolio as of March 31, 2019.



**Loan Portfolio
as of
3/31/2019**



Credit Products

The bank offers a variety of consumer and commercial loan products to meet the credit needs of individuals and businesses in its assessment areas. As mentioned above, Tennessee State Bank has been a niche commercial lender specializing in the hospitality industry. The bank offers the following types of credit products: personal loans (including installment loans, secured and unsecured lines of credit, home equity lines of credit, and credit cards), residential mortgages (including conventional, FHA, VA, USDA, and construction mortgage loans), and commercial loans (including lines of credit, vehicle/equipment loans, commercial mortgages, term loans, and business credit cards).

Assessment Areas

For purposes of the CRA, Tennessee State Bank has defined four assessment areas, which are listed below.

- Sevier County (non-MSA) – entire county
- Jefferson County (Morristown MSA) – entire county
- Knox County (Knoxville MSA) – entire county
- Cocke County (non-MSA) – portion of the county (five census tracts)

Tennessee State Bank complies with the requirements of the CRA. No known legal impediments exist that would restrict the bank from meeting the credit needs of its assessment areas. The bank received a “Satisfactory” rating at its previous evaluation conducted by the Federal Reserve Bank of Atlanta dated May 2, 2016, under the Intermediate Small Bank examination procedures.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

LENDING TEST

Overview

Tennessee State Bank’s overall performance rating for the lending test is satisfactory. The bank’s loan-to-deposit ratio is reasonable. A substantial majority of the loans by number and dollar amount were originated inside the assessment areas. The geographic distribution of loans is reasonable. The distribution of loans by borrower income level and business revenue size is reasonable. The bank has not received any CRA-related complaints since the previous examination. Performance context information such as factors related to competition, demographics, economic conditions, business strategy, and opportunities was considered in evaluating the bank’s lending performance. Details on the distribution of small business and HMDA-reportable lending can be found in the full-scope assessment area section of this report.

The lending test included an analysis of HMDA and small business loans originated from January 1, 2016, through December 31, 2017. All 524 HMDA-reportable and 217 small business loans originated inside the assessment areas were used in the analysis. Although commercial lending represents the bank’s major product line, HMDA-reportable lending was given more consideration than small business lending in evaluating the bank’s lending performance because it represented the larger volume by unit and dollar amount.

Loan-to-Deposit Ratio

The bank’s net average loan-to-deposit ratio for the 12 quarters ending December 31, 2017, was 75.8 percent, which is considered reasonable given the bank’s size, financial condition, and assessment area credit needs. The bank’s average loan-to-deposit ratio was compared with the average loan-to-deposit ratios of other financial institutions of comparable asset size with branch offices in the bank’s assessment areas. The average loan-to-deposit ratios for these institutions ranged from 66.8 percent to 101.9 percent. Although Tennessee State Bank’s loan-to-deposit ratio was lower than some of the other banks, it is considered reasonable given the context factors noted above.

Assessment Area Concentration

Tennessee State Bank originated a substantial majority (95.5 percent) of its total loans to borrowers and businesses residing in or located within the bank’s assessment areas. The following table illustrates, by product type, the number and percentage of loans reviewed that were located inside and outside of the bank’s assessment areas.

Lending Inside and Outside the Assessment Area

Loan Types	Inside				Outside			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Improvement	79	94	\$3,213	96.1	5	6	\$132	3.9
Home Purchase - Conventional	185	94.4	\$35,653	95.1	11	5.6	\$1,850	4.9
Multi-Family Housing	6	100	\$6,824	100	0	0	\$0	0
Refinancing	254	99.2	\$47,167	99.5	2	0.8	\$220	0.5
Total HMDA related	524	96.7	\$92,857	97.7	18	3.3	\$2,202	2.3
Small Business	217	92.7	\$39,353	87.6	17	7.3	\$5,580	12.4
Total Small Bus. related	217	92.7	\$39,353	87.6	17	7.3	\$5,580	12.4
TOTAL LOANS	741	95.5	\$132,210	94.4	35	4.5	\$7,782	5.6

As reflected in the above table, 96.7 percent (by number) and 97.7 percent (by loan amount) of the HMDA-reportable loans were originated within the bank’s assessment areas. Additionally, 92.7 percent (by number) and 87.6 percent (by loan amount) of small business loans were originated within the bank’s assessment areas. This level of lending indicates the bank’s willingness to originate loans that meet the credit needs of its assessment areas.

Distribution of Lending by Geography, Borrower Income, and Business Size

For this analysis, the geographic and borrower distribution of HMDA and small business lending was compared to available demographic and aggregate information, as applicable. Performance context information was also taken into consideration. Considering these factors, the bank’s overall geographic distribution of HMDA-reportable and small business loans reflects reasonable penetration throughout the assessment areas, given the opportunity and competition in these markets. The overall distribution of lending to borrowers reflects reasonable penetration among customers of different income levels and to businesses of different sizes, given the product lines offered. The analyses of HMDA-reportable and small business lending within each assessment area are discussed in detail later in this report.

COMMUNITY DEVELOPMENT TEST

The bank’s community development performance is satisfactory. Considering the bank’s capacity, the level of competition, and the need for and availability of opportunities in the assessment areas, the bank demonstrates adequate responsiveness to community development needs through a combination of community development investments, qualified donations, and community development services.

The bank had qualified investments (excluding donations) totaling \$20.7 million. Of that, 10 new investments totaling \$16.3 million were made during the review period, and 4 investments with a book value of \$4.4 million were purchased prior to the review period. Of the total, \$8.5 million directly benefited the bank’s assessment areas and \$12.2 million benefited a broader statewide area that includes the bank’s assessment areas. The current period investments were responsive to affordable housing needs through bonds with the Tennessee Housing Development Authority, Knox County Multifamily Tax Exempt Mortgage-backed bonds, and through investments in government-guaranteed mortgage-backed securities benefiting low- and moderate-income borrowers. In addition, the bank invested in mortgage-backed securities through an SBA, Small Business

Investment Company (SBIC), which promotes economic development by providing financing to small businesses. Moreover, investments supported revitalization and stabilization through three bonds from the Tennessee Valley Authority, which provides critical infrastructure in multiple states, including the state of Tennessee, and two municipal bonds that fund the water and sewer system in Sevier County. Prior period investments supported financing for affordable housing for low- and moderate-income borrowers through investments in government-guaranteed mortgage-backed securities and through a qualified CRA investment fund.

The bank made seven qualified contributions totaling \$41,000 to organizations with a purpose of community development during the review period. One donation for \$12,000 benefited a broader statewide area that includes the bank’s assessment areas, and the other six benefited two of the bank’s assessment areas. Donations were made to an organization serving community development needs of low- and moderate-income individuals through financial education in schools where a majority of the students receive free or reduced-priced lunches, and to an entity engaged in revitalizing and stabilizing one of the bank’s assessment areas that is a qualified distressed or underserved nonmetropolitan middle-income geography.

Bank representatives used their financial and technical expertise to provide financial services to community development organizations that benefit low- and moderate-income individuals, and to an organization in the assessment area that provides services to revitalize and stabilize. During the review period, bank staff provided 923 hours of qualified community development services through 95 activities to community organizations serving the assessment areas. The majority of the hours were focused on employees developing and teaching financial education programs to low- and moderate-income individuals in schools. Bank staff also provided technical expertise by serving as board or committee members, primarily with organizations engaged in providing community services targeted to low- and moderate-income individuals and an organization that promotes revitalization and stabilization.

Summary of Community Development Activities						
Assessment Areas	Investments				Contributions	Services
	# of New	\$ of New	# of Prior Period	\$ of Prior Period	\$	Hours
Sevier County AA	2	\$3,827,155	0	\$0	\$13,500	562
Cocke County AA	0	\$0	0	\$0	\$15,500	295
Jefferson County AA	1	\$99,797	0	\$0	\$0	2
Knox County AA	1	\$1,856,927	0	\$0	\$0	64
All Assessment Areas	0	\$0	2	\$2,726,099	\$0	0
State including AA	6	\$10,469,343	2	\$1,716,079	\$12,000	0
Total	10	\$16,253,222	4	\$4,442,178	\$41,000	923

More detail on the bank’s community development performance in each assessment area is included in subsequent sections of the report.

RESPONSIVENESS TO SUBSTANTIATED COMPLAINTS

Neither the bank nor the Reserve Bank has received any CRA-related complaints since the previous evaluation.

FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

No evidence of prohibited discrimination or the use of other illegal credit practices was noted during the examination. The bank is in compliance with the substantive provisions of antidiscrimination laws and regulations.

**NONMETROPOLITAN AREA – SEVIER COUNTY, TENNESSEE
FULL-SCOPE REVIEW**

DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE SEVIER COUNTY ASSESSMENT AREA

Overview

The assessment area includes all of Sevier County, which is not part of an MSA. The bank’s main office and nine branch offices are located in this assessment area, representing 66.7 percent of the bank’s total branch network. There is one branch in a moderate-income census tract, eight branches in middle-income census tracts, and one branch in an upper-income census tract. Of the bank’s total lending in 2016 and 2017, the Sevier County assessment area contained 81.5 percent of the bank’s HMDA-reportable lending and 77.0 percent of small business lending. Also, the assessment area consists of 81.0 percent of the total amount of deposits. This assessment area continues to represent the highest concentration of combined deposits and lending in the bank’s assessment areas and had the greatest effect on the institution’s performance rating across the two tests.

Population and Income Characteristics

According to the 2017 FFIEC census data, the population of the bank’s assessment area was 93,617, which is an increase of 4.1 percent since the previous evaluation. Population estimates for Sevier County represent 1.4 percent of the statewide population of 6,499,615. For purposes of classifying borrower income, this evaluation uses the FFIEC estimated median family income for the relevant area. The following table sets forth the estimated median family income for 2016 and 2017 for the nonmetropolitan areas of Tennessee. It also provides a breakdown of the estimated annual income based on income category (low, moderate, middle, and upper).

**Borrower Income Levels
Tennessee State Non-metro**

FFIEC Estimated Median Family Income		Low 0 - 49.99%		Moderate 50% - 79.99%		Middle 80% - 119.99%		Upper 120% - & above	
2016	\$46,400	0	- \$23,199	\$23,200	- \$37,119	\$37,120	- \$55,679	\$55,680	- & above
2017	\$47,900	0	- \$23,949	\$23,950	- \$38,319	\$38,320	- \$57,479	\$57,480	- & above

The FFIEC estimated median family income for the nonmetropolitan areas of Tennessee was \$46,400 for 2016 and \$47,900 for 2017, reflecting an increase of 3.2 percent. According to the 2017 FFIEC census data, there were 25,861 families in the assessment area. Of those families, 16.7 percent were low-income; 17.9 percent were moderate-income; 20.6 percent were middle-income; and 44.7 percent were upper-income. Of the total families, 11.2 percent had incomes below the poverty level.

Housing Characteristics

According to the 2017 FFIEC census data, there were 56,241 total housing units in the Sevier County assessment area, of which 43.4 percent were owner-occupied, 21.9 percent were rental units, and 34.7 percent were vacant. Rental units (40.7 percent) were more concentrated in the county’s one moderate-income census tract, indicating reduced opportunities for mortgage origination in this geography. Additionally, there were even more vacant units (44.3 percent) in the moderate-income census tract than owner-occupied units (15.0 percent). The median age of housing stock across the assessment area is 28 years, compared to a median age of 33 years in the state of Tennessee. The median housing value is \$158,988 compared to the median housing value in the state of Tennessee at \$142,100. The housing affordability ratio is 26.7 compared to the state of Tennessee at 31.8, which means housing is less affordable in this assessment area than statewide.

Bank management and the community contacts indicated that most people working in Sevier County live in neighboring Jefferson, Knox, and Cocke counties due to the lack of affordable housing in Sevier County and commute daily into the area. As noted above, housing in Sevier County is less affordable than in other areas of the state. The above factors indicate that residential lending opportunities in the moderate-income tract may be more limited than in other areas.

Bank management provided information showing that in November 2016, wildfires swept through the Sevier County areas bordering the Great Smoky Mountain National Park, damaging or destroying over 2,400 residential and commercial structures primarily in the Gatlinburg area of the Sevier County assessment area. The wildfires were estimated to have caused damage in Sevier County at around \$500 million. The Gatlinburg area was subject to closure for a period of around two weeks in order to permit emergency responders, utility providers, and the local government time to assess damage and take some corrective actions. Tennessee State Bank clients were among those that lost homes and businesses due to the fires. In the subsequent period of recovery, Tennessee State Bank experienced a lower loan demand as residents and business owners held back to assess damage and deal with recovery and rebuilding.

Employment and Economic Conditions

Sevier County continues to be a major tourist destination since the establishment of the Great Smoky Mountains National Park. The county had more than 11.3 million visitors last year, setting a new record for the second year in a row². The Great Smoky Mountains continued as the most visited park in the county, which includes the three popular cities of Pigeon Forge, Gatlinburg, and Sevierville. Other popular attractions in the county are Dollywood, a theme park that is jointly owned by entertainer Dolly Parton and Herschend Family Entertainment; Smoky Mounty Opry, a venue for live entertainment; WonderWorks, an indoor amusement park; Ripley's Aquarium of the Smokies; Ober Gatlinburg; The Apple Barn, a cider mill and general store; and numerous hiking trails and cabins to rent.

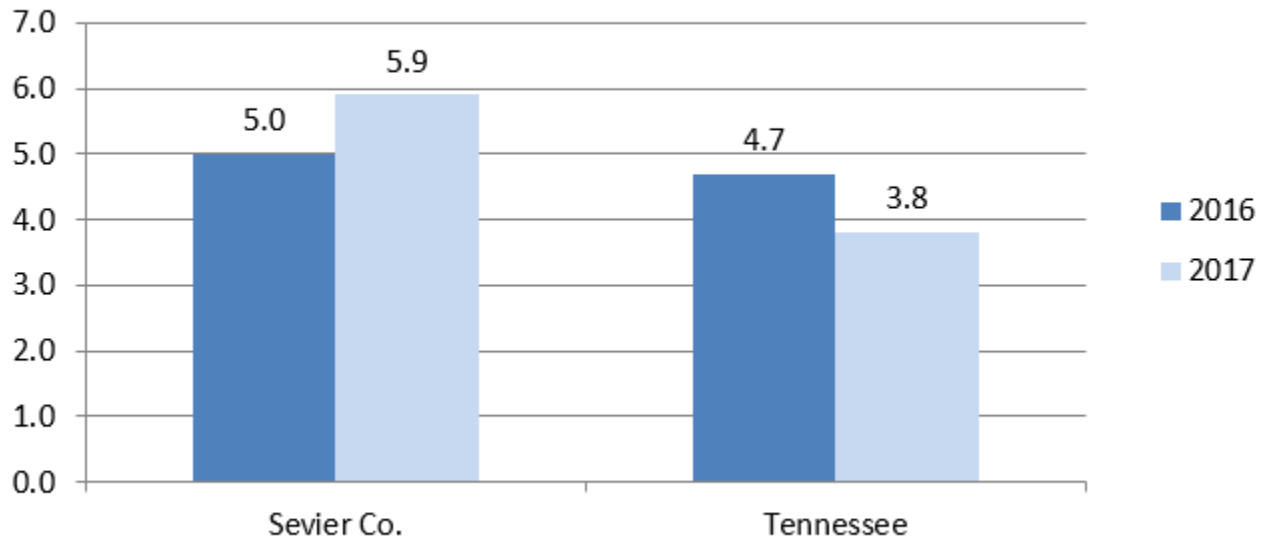
Management noted that while tourism has benefited the county with good economic fortunes, it has also presented major stress on the county's roadways. Additional conversations with community contacts revealed major stress on the roadways has become such a priority for the county, that it has launched a major renovation project with the Historic Downtown Sevierville streetscape project, where investments of \$6.7 million of public funds are being used to renovate the area to make it more attractive and accessible, including upgrading public utilities and storm water facilities, expanding sidewalks, repaving streets, and bringing in more restaurants, retail stores, and entertainment.

In response to the wildfires, bank management indicated that they developed an interest-bearing deposit account for persons receiving insurance proceeds. The Smoky Mountain Strong Checking Account was offered after December 7, 2016 to both consumer and commercial clients and had an Annual Percentage Yield of 1.0 percent effective through June 30, 2017. Additionally, bank management noted that bank staff participated in the administration of funds collected via a telethon for the benefit of area residents that lost their homes, which resulted in the bank collecting and remitting \$334,881.02 to its partner, the Dollywood Foundation.

The following table shows the unemployment rates for Sevier County and the state of Tennessee for 2016 and 2017. The table shows that the unemployment rate for the assessment area increased from 5.0 percent in 2016 to 5.9 percent in 2017, which was higher than the Tennessee statewide unemployment rate.

² Visit My Smokies. Accessed July 1, 2019. Available at: <http://www.visitmysmokies.com/area-information/sevier-county-tennessee/>.

Unemployment Rates - TN Sevier



Not Seasonally Adjusted. Source: Bureau of Labor Statistics

Competition

According to the June 30, 2018, FDIC Summary of Deposits Report, Tennessee State Bank ranks 3rd out of 10 financial institutions operating in the assessment area with an 18.4 percent deposit market share. The top financial institution by deposit market share is Citizens National Bank with 30.9 percent, followed by SmartBank with 19.8 percent market share.

HMDA-reportable lending is competitive with 312 HMDA reporters operating in the Sevier County assessment area in 2017. Tennessee State Bank ranked 3rd with 5.2 percent of all HMDA-reportable loans in 2017. Mortgage Investors Group had the largest market share of HMDA loan originations and purchases, at 10.0 percent, followed by Wells Fargo Bank at 6.5 percent. The bank is also competing with other large national lenders including PennyMac, Citi Group, and Quicken Loans.

Community Contacts

As part of the CRA examination, information was obtained from an economic development representative and a local government organization. The contacts indicated that the biggest needs in the area are low-income housing, public transportation, and workforce development for the hospitality industry. To address the affordable housing challenge, the local government organization is exploring some multifamily housing initiatives to provide housing for some of the seasonal workers. Both contacts stated that the local economy has rebounded well since the wildfires and is becoming more concentrated in tourism. One contact said that there are too few people to fill the many available positions. As noted earlier, affordable housing is limited in Sevier County, and many lower wage earners live in the surrounding counties and commute into the area for work.

Assessment Area Demographics

The following tables provide demographic characteristics of the bank's assessment area used to analyze the bank's CRA performance. The first table is based on 2016 FFIEC census data and 2016 Dun and Bradstreet information and was used for the analysis of 2016 CRA performance. The second table is based on 2017 FFIEC census data and 2017 Dun and Bradstreet information and is used for analysis of 2017 CRA performance. As shown in the tables, the Sevier County assessment area has no low-income tracts and only one moderate-income tract.

Combined Demographics Report

Assessment Area: Sevier

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	0	0	0	0	0	0	4,608	17	
Moderate-income	1	5.6	710	2.6	142	20	4,429	16.3	
Middle-income	10	55.6	16,279	60	1,934	11.9	5,881	21.7	
Upper-income	6	33.3	10,134	37.4	727	7.2	12,205	45	
Unknown-income	1	5.6	0	0	0	0	0	0	
Total Assessment Area	18	100.0	27,123	100.0	2,803	10.3	27,123	100.0	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied				Rental		Vacant	
		#	%	%	#	%	#	%	
Low-income	0	0	0	0	0	0	0	0	
Moderate-income	1,457	381	1.5	26.1	737	50.6	339	23.3	
Middle-income	34,354	15,334	59.4	44.6	7,322	21.3	11,698	34.1	
Upper-income	16,956	10,098	39.1	59.6	3,711	21.9	3,147	18.6	
Unknown-income	0	0	0	0	0	0	0	0	
Total Assessment Area	52,767	25,813	100.0	48.9	11,770	22.3	15,184	28.8	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million				Over \$1 Million		Revenue Not Reported	
		#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0	
Moderate-income	327	7.4	288	7.1	31	9.7	8	27.6	
Middle-income	2,794	63.3	2,561	63	217	67.6	16	55.2	
Upper-income	1,287	29.2	1,210	29.8	72	22.4	5	17.2	
Unknown-income	7	0.2	6	0.1	1	0.3	0	0	
Total Assessment Area	4,415	100.0	4,065	100.0	321	100.0	29	100.0	
Percentage of Total Businesses:				92.1		7.3		.7	
	Total Farms by Tract	Farms by Tract & Revenue Size							
		Less Than or = \$1 Million				Over \$1 Million		Revenue Not Reported	
		#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0	
Moderate-income	1	2.1	1	2.1	0	0	0	0	
Middle-income	26	55.3	26	55.3	0	0	0	0	
Upper-income	20	42.6	20	42.6	0	0	0	0	
Unknown-income	0	0	0	0	0	0	0	0	
Total Assessment Area	47	100.0	47	100.0	0	.0	0	.0	
Percentage of Total Farms:				100.0		.0		.0	

Combined Demographics Report

Assessment Area: Sevier

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	4,325	16.7
Moderate-income	1	5.6	586	2.3	209	35.7	4,632	17.9
Middle-income	12	66.7	17,681	68.4	2,126	12	5,336	20.6
Upper-income	4	22.2	7,594	29.4	557	7.3	11,568	44.7
Unknown-income	1	5.6	0	0	0	0	0	0
Total Assessment Area	18	100.0	25,861	100.0	2,892	11.2	25,861	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	1,712	257	1.1	15	696	40.7	759	44.3
Middle-income	41,794	16,109	66	38.5	9,174	22	16,511	39.5
Upper-income	12,735	8,054	33	63.2	2,427	19.1	2,254	17.7
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	56,241	24,420	100.0	43.4	12,297	21.9	19,524	34.7
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	288	7.2	249	6.9	33	10.1	6	23.1
Middle-income	2,932	73.6	2,666	73.5	252	77.3	14	53.8
Upper-income	754	18.9	708	19.5	40	12.3	6	23.1
Unknown-income	7	0.2	6	0.2	1	0.3	0	0
Total Assessment Area	3,981	100.0	3,629	100.0	326	100.0	26	100.0
Percentage of Total Businesses:			91.2		8.2		.7	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	1	2.6	1	2.6	0	0	0	0
Middle-income	28	71.8	28	71.8	0	0	0	0
Upper-income	10	25.6	10	25.6	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	39	100.0	39	100.0	0	.0	0	.0
Percentage of Total Farms:			100.0		.0		.0	

2017 FFIEC Census Data and 2017 D&B Information

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE SEVIER COUNTY
ASSESSMENT AREA**

LENDING TEST

Overview

As mentioned, the bank's lending performance was evaluated through an analysis of HMDA and small business loans originated between January 1, 2016 and December 31, 2017. The bank's lending performance is satisfactory. Tennessee State Bank made 427 (62.9 percent) HMDA-reportable loans and 167 (37.1 percent) small business loans in the Sevier County assessment area during the review period. As such, HMDA-reportable lending received greater weight for the lending test evaluation in the assessment area.

Loans made in 2016 were analyzed using 2016 FFIEC census data and 2016 Dun & Bradstreet information, while loans made in 2017 were analyzed using 2017 FFIEC census data and 2017 Dun & Bradstreet information. Therefore, in the discussions of the geographic distribution of loans and lending to borrowers of different income levels and businesses of different sizes, separate tables are presented depicting lending in 2016 and lending in 2017.

Geographic Distribution of Loans

The overall geographic distribution of loans reflects reasonable dispersion throughout the assessment area. For this analysis, the geographic distribution of HMDA-reportable loans and small business loans was compared to available demographic information. HMDA-reportable lending was also compared to the aggregate performance of lenders in the assessment area. Performance context issues were also taken into consideration.

Residential Real Estate (HMDA) Lending

The following table shows the geographic distribution of HMDA-reportable loans in 2016 in the Sevier County assessment area. The table includes demographic information and a comparison of the bank's lending to the aggregate lending activity reported by all HMDA lenders within the assessment area.

Geographic Distribution of HMDA Loans

Assessment Area: Sevier

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Owner Occupied Units		Count	Count		Dollar			
		Count	Dollar	%	Bank		Agg	Bank	Agg			
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	1.5%	0	0.0%	0.8%	\$0	0.0%	0.7%
	Middle	55	84.6%	\$11,319	84.8%	59.4%	55	84.6%	63.9%	\$11,319	84.8%	63.1%
	Upper	10	15.4%	\$2,036	15.2%	39.1%	10	15.4%	35.3%	\$2,036	15.2%	36.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>65</i>	<i>100.0%</i>	<i>\$13,355</i>	<i>100.0%</i>	<i>100.0%</i>	<i>65</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$13,355</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	1.5%	0	0.0%	0.7%	\$0	0.0%	0.7%
	Middle	108	85.0%	\$27,196	90.9%	59.4%	108	85.0%	59.6%	\$27,196	90.9%	62.3%
	Upper	19	15.0%	\$2,735	9.1%	39.1%	19	15.0%	39.8%	\$2,735	9.1%	37.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>127</i>	<i>100.0%</i>	<i>\$29,931</i>	<i>100.0%</i>	<i>100.0%</i>	<i>127</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$29,931</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	1.5%	0	0.0%	1.6%	\$0	0.0%	0.5%
	Middle	30	83.3%	\$1,282	87.2%	59.4%	30	83.3%	63.2%	\$1,282	87.2%	56.7%
	Upper	6	16.7%	\$188	12.8%	39.1%	6	16.7%	35.3%	\$188	12.8%	42.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>36</i>	<i>100.0%</i>	<i>\$1,470</i>	<i>100.0%</i>	<i>100.0%</i>	<i>36</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,470</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY				Multi-Family Units								
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	8.7%	0	0.0%	11.1%	\$0	0.0%	12.6%
	Middle	3	100.0%	\$1,680	100.0%	64.8%	3	100.0%	33.3%	\$1,680	100.0%	29.9%
	Upper	0	0.0%	\$0	0.0%	26.5%	0	0.0%	55.6%	\$0	0.0%	57.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
<i>Total</i>	<i>3</i>	<i>100.0%</i>	<i>\$1,680</i>	<i>100.0%</i>	<i>100.0%</i>	<i>3</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,680</i>	<i>100.0%</i>	<i>100.0%</i>	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	1.5%	0	0.0%	0.8%	\$0	0.0%	0.8%
	Middle	196	84.8%	\$41,477	89.3%	59.4%	196	84.8%	62.4%	\$41,477	89.3%	62.4%
	Upper	35	15.2%	\$4,959	10.7%	39.1%	35	15.2%	36.8%	\$4,959	10.7%	36.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>231</i>	<i>100.0%</i>	<i>\$46,436</i>	<i>100.0%</i>	<i>100.0%</i>	<i>231</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$46,436</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases
2016 FFIEC Census Data and 2010 ACS Data

As mentioned previously, there are no low-income tracts and only one moderate-income tract in the assessment area. As shown in the table above, the bank originated 231 loans in the assessment area, and none were originated in the moderate-income tract. However, the percentage of owner-occupied units is only 1.5 percent. Moreover, the aggregate lending in 2016 was only 0.8 percent. The performance of the bank was likely impacted by the

high percentage of rental housing units at 50.6 percent and the percentage of vacant housing units at 23.3 percent in the moderate-income tract. Additionally, only 2.6 percent of the assessment area families live in the moderate-income tract.

The following table shows the geographic distribution of HMDA loans by tract income level within the assessment area for 2017.

Geographic Distribution of HMDA Loans

Assessment Area: Sevier

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units		Count	Count		Dollar			
		Count	Dollar	Dollar	%		Bank	Agg	Bank	Agg	Agg	
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	1.1%	0	0.0%	0.5%	\$0	0.0%	0.4%
	Middle	68	81.9%	\$12,376	84.0%	66.0%	68	81.9%	71.1%	\$12,376	84.0%	72.1%
	Upper	15	18.1%	\$2,351	16.0%	33.0%	15	18.1%	28.5%	\$2,351	16.0%	27.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>83</i>	<i>100.0%</i>	<i>\$14,727</i>	<i>100.0%</i>	<i>100.0%</i>	<i>83</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$14,727</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	1.1%	0	0.0%	0.6%	\$0	0.0%	0.9%
	Middle	65	77.4%	\$10,823	85.2%	66.0%	65	77.4%	69.9%	\$10,823	85.2%	70.7%
	Upper	19	22.6%	\$1,884	14.8%	33.0%	19	22.6%	29.5%	\$1,884	14.8%	28.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>84</i>	<i>100.0%</i>	<i>\$12,707</i>	<i>100.0%</i>	<i>100.0%</i>	<i>84</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$12,707</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	1.1%	0	0.0%	0.5%	\$0	0.0%	0.0%
	Middle	23	85.2%	\$1,032	88.3%	66.0%	23	85.2%	63.2%	\$1,032	88.3%	67.5%
	Upper	4	14.8%	\$137	11.7%	33.0%	4	14.8%	36.3%	\$137	11.7%	32.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>27</i>	<i>100.0%</i>	<i>\$1,169</i>	<i>100.0%</i>	<i>100.0%</i>	<i>27</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,169</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY				Multi-Family Units								
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	10.8%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	2	100.0%	\$4,744	100.0%	77.6%	2	100.0%	76.9%	\$4,744	100.0%	87.6%
	Upper	0	0.0%	\$0	0.0%	11.6%	0	0.0%	23.1%	\$0	0.0%	12.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
<i>Total</i>	<i>2</i>	<i>100.0%</i>	<i>\$4,744</i>	<i>100.0%</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$4,744</i>	<i>100.0%</i>	<i>100.0%</i>	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	1.1%	0	0.0%	0.5%	\$0	0.0%	0.5%
	Middle	158	80.6%	\$28,975	86.9%	66.0%	158	80.6%	70.4%	\$28,975	86.9%	72.0%
	Upper	38	19.4%	\$4,372	13.1%	33.0%	38	19.4%	29.1%	\$4,372	13.1%	27.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>196</i>	<i>100.0%</i>	<i>\$33,347</i>	<i>100.0%</i>	<i>100.0%</i>	<i>196</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$33,347</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases
2017 FFIEC Census Data and 2015 ACS Data

As shown in the table above, the bank originated 196 loans in the assessment area, and none were originated in the moderate-income tract; however, the percentage of owner-occupied units is 1.1 percent. Moreover, the aggregate lending in 2017 was only 0.5 percent. As was reflected in 2016, the performance of the bank was likely attributed to the high percentage of rental housing units at 40.7 percent and the increased percentage of vacant housing units at 44.3 percent (from 23.3 percent in 2016) in the moderate-income tract. Additionally, only 2.3 percent of the assessment area families live in the moderate-income tract.

The bank’s lending performance for geographic distribution for HMDA lending reflects reasonable dispersion throughout the bank’s assessment area.

Small Business Lending

The following table shows the geographic distribution of small business loans made in the Sevier County assessment area in 2016.

Geographic Distribution of Small Business Loans

Assessment Area: Sevier

Tract Income Levels	Bank Lending & Demographic Data Comparison 2016				
	Count		Bank Dollar		Small Businesses
	#	%	\$ (000s)	\$ %	%
Low	0	0.0%	\$0	0.0%	0.0%
Moderate	3	3.0%	\$755	4.9%	7.1%
Middle	79	79.8%	\$11,027	71.4%	63.0%
Upper	17	17.2%	\$3,667	23.7%	29.8%
Unknown	0	0.0%	\$0	0.0%	0.1%
Tr Unknown	0	0.0%	\$0	0.0%	
<i>Total</i>	<i>99</i>	<i>100.0%</i>	<i>\$15,449</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases
2016 FFIEC Census Data and 2016 D&B Information

As previously noted, the Sevier County assessment area has no low-income tracts and only one moderate-income tract. For 2016, the bank originated 99 small business loans in the assessment area. Three loans (3.0 percent) were made to small businesses in the moderate-income tract, which is less than the small businesses located in this tract at 7.1 percent. Due to the wildfires in late November 2016, Tennessee State Bank experienced a lower loan demand as residents and business owners held back to assess damage and deal with recovery and rebuilding.

The following table shows the geographic distribution of small business loans by tract income level within the assessment area for 2017.

Geographic Distribution of Small Business Loans

Assessment Area: Sevier

Tract Income Levels	Bank Lending & Demographic Data Comparison 2017				
	Count		Bank Dollar		Small Businesses
	#	%	\$ (000s)	\$ %	%
Low	0	0.0%	\$0	0.0%	0.0%
Moderate	4	5.9%	\$765	4.6%	6.9%
Middle	56	82.4%	\$13,577	81.2%	73.5%
Upper	8	11.8%	\$2,382	14.2%	19.5%
Unknown	0	0.0%	\$0	0.0%	0.2%
Tr Unknown	0	0.0%	\$0	0.0%	
<i>Total</i>	<i>68</i>	<i>100.0%</i>	<i>\$16,724</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases
2017 FFIEC Census Data and 2017 D&B Information

In 2017, the bank originated 68 small business loans. Four loans (5.9 percent) were made to small businesses in the moderate-income tract, which is slightly less than the 6.9 percent of the small businesses located in this tract. As mentioned above, bank management indicated that loan demand was impacted by the wildfires from 2016. Also, there is only one moderate-income tract in the assessment area, and it has the least number of small businesses.

Based on the bank’s performance, the geographic distribution of the bank’s small business loans reflects reasonable dispersion throughout the bank’s assessment area.

Lending to Borrowers of Different Incomes and Businesses of Different Sizes

The overall distribution of the bank’s HMDA-reportable loans by borrower income and small business loans by business revenue reflects reasonable dispersion throughout the bank’s assessment area. For this analysis, the distribution of HMDA-reportable loans across borrower income levels and small business loans across business revenue sizes was compared to available demographic information. Performance context issues were taken into consideration.

Residential Real Estate (HMDA) Lending

The following table shows the distribution of the bank’s 2016 HMDA-reportable loans by the income level of the borrowers within the Sevier County assessment area and also includes a comparison of the bank’s HMDA lending to the aggregate HMDA lenders within the assessment area.

Borrower Distribution of HMDA Loans

Assessment Area: Sevier

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank				Families by Family Income	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank	Agg		
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	2	3.1%	\$157	1.2%	17.0%	2	3.1%	2.2%	\$157	1.2%	1.0%
	Moderate	6	9.2%	\$505	3.8%	16.3%	6	9.2%	11.2%	\$505	3.8%	7.6%
	Middle	7	10.8%	\$747	5.6%	21.7%	7	10.8%	16.2%	\$747	5.6%	13.5%
	Upper	40	61.5%	\$8,255	61.8%	45.0%	40	61.5%	54.1%	\$8,255	61.8%	61.6%
	Unknown	10	15.4%	\$3,691	27.6%	0.0%	10	15.4%	16.3%	\$3,691	27.6%	16.4%
	<i>Total</i>	<i>65</i>	<i>100.0%</i>	<i>\$13,355</i>	<i>100.0%</i>	<i>100.0%</i>	<i>65</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$13,355</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	7	5.5%	\$448	1.5%	17.0%	7	5.5%	3.0%	\$448	1.5%	1.6%
	Moderate	8	6.3%	\$966	3.2%	16.3%	8	6.3%	9.4%	\$966	3.2%	6.3%
	Middle	15	11.8%	\$1,390	4.6%	21.7%	15	11.8%	13.9%	\$1,390	4.6%	10.8%
	Upper	76	59.8%	\$16,671	55.7%	45.0%	76	59.8%	49.8%	\$16,671	55.7%	54.0%
	Unknown	21	16.5%	\$10,456	34.9%	0.0%	21	16.5%	23.9%	\$10,456	34.9%	27.3%
	<i>Total</i>	<i>127</i>	<i>100.0%</i>	<i>\$29,931</i>	<i>100.0%</i>	<i>100.0%</i>	<i>127</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$29,931</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	1	2.8%	\$4	0.3%	17.0%	1	2.8%	4.2%	\$4	0.3%	1.0%
	Moderate	4	11.1%	\$156	10.6%	16.3%	4	11.1%	13.2%	\$156	10.6%	8.4%
	Middle	7	19.4%	\$368	25.0%	21.7%	7	19.4%	20.5%	\$368	25.0%	17.0%
	Upper	11	30.6%	\$591	40.2%	45.0%	11	30.6%	44.2%	\$591	40.2%	61.2%
	Unknown	13	36.1%	\$351	23.9%	0.0%	13	36.1%	17.9%	\$351	23.9%	12.4%
	<i>Total</i>	<i>36</i>	<i>100.0%</i>	<i>\$1,470</i>	<i>100.0%</i>	<i>100.0%</i>	<i>36</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,470</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	17.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	21.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	45.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	3	100.0%	\$1,680	100.0%	0.0%	3	100.0%	100.0%	\$1,680	100.0%	100.0%
	<i>Total</i>	<i>3</i>	<i>100.0%</i>	<i>\$1,680</i>	<i>100.0%</i>	<i>100.0%</i>	<i>3</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,680</i>	<i>100.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	10	4.3%	\$609	1.3%	17.0%	10	4.3%	2.6%	\$609	1.3%	1.2%
	Moderate	18	7.8%	\$1,627	3.5%	16.3%	18	7.8%	10.6%	\$1,627	3.5%	7.1%
	Middle	29	12.6%	\$2,505	5.4%	21.7%	29	12.6%	15.6%	\$2,505	5.4%	12.5%
	Upper	127	55.0%	\$25,517	55.0%	45.0%	127	55.0%	52.0%	\$25,517	55.0%	58.5%
	Unknown	47	20.3%	\$16,178	34.8%	0.0%	47	20.3%	19.1%	\$16,178	34.8%	20.7%
	<i>Total</i>	<i>231</i>	<i>100.0%</i>	<i>\$46,436</i>	<i>100.0%</i>	<i>100.0%</i>	<i>231</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$46,436</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases
2016 FFIEC Census Data and 2010 ACS Data

For 2016, the bank extended 4.3 percent of its HMDA-reportable loans to low-income borrowers, which is significantly below the percentage of families considered low-income at 17.0 percent. However, the bank's performance of lending to low-income borrowers was slightly higher at 4.3 percent than the aggregate lending at 2.6 percent. Additionally, the bank's HMDA-reportable lending to moderate-income borrowers at 7.8 percent was less than the percentage of families considered moderate-income at 16.3 percent and also slightly less at 7.8 percent than the aggregate lending at 10.6 percent. As previously mentioned, the lack of affordable homes in the

area coupled with high levels of rental and vacant units are major factors contributing to the lower levels of HMDA-reportable lending to low- and moderate-income borrowers in Sevier County. The distribution of HMDA-reportable loans to low- and moderate-income borrowers is reasonable.

Borrower Distribution of HMDA Loans

Assessment Area: Sevier

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank				Families by Family Income %	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank	Agg		
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	16.7%	0	0.0%	1.3%	\$0	0.0%	0.6%
	Moderate	3	3.6%	\$292	2.0%	17.9%	3	3.6%	9.3%	\$292	2.0%	6.1%
	Middle	11	13.3%	\$1,378	9.4%	20.6%	11	13.3%	17.5%	\$1,378	9.4%	14.3%
	Upper	58	69.9%	\$9,741	66.1%	44.7%	58	69.9%	53.9%	\$9,741	66.1%	60.5%
	Unknown	11	13.3%	\$3,316	22.5%	0.0%	11	13.3%	18.0%	\$3,316	22.5%	18.5%
	<i>Total</i>	<i>83</i>	<i>100.0%</i>	<i>\$14,727</i>	<i>100.0%</i>	<i>100.0%</i>	<i>83</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$14,727</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	3	3.6%	\$95	0.7%	16.7%	3	3.6%	2.8%	\$95	0.7%	1.5%
	Moderate	6	7.1%	\$319	2.5%	17.9%	6	7.1%	11.8%	\$319	2.5%	8.5%
	Middle	22	26.2%	\$1,550	12.2%	20.6%	22	26.2%	19.1%	\$1,550	12.2%	14.7%
	Upper	49	58.3%	\$7,830	61.6%	44.7%	49	58.3%	46.4%	\$7,830	61.6%	53.4%
	Unknown	4	4.8%	\$2,913	22.9%	0.0%	4	4.8%	19.9%	\$2,913	22.9%	21.9%
	<i>Total</i>	<i>84</i>	<i>100.0%</i>	<i>\$12,707</i>	<i>100.0%</i>	<i>100.0%</i>	<i>84</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$12,707</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	4	14.8%	\$50	4.3%	16.7%	4	14.8%	4.7%	\$50	4.3%	3.1%
	Moderate	4	14.8%	\$83	7.1%	17.9%	4	14.8%	11.9%	\$83	7.1%	6.1%
	Middle	4	14.8%	\$204	17.5%	20.6%	4	14.8%	15.5%	\$204	17.5%	13.7%
	Upper	8	29.6%	\$637	54.5%	44.7%	8	29.6%	47.2%	\$637	54.5%	64.7%
	Unknown	7	25.9%	\$195	16.7%	0.0%	7	25.9%	20.7%	\$195	16.7%	12.4%
	<i>Total</i>	<i>27</i>	<i>100.0%</i>	<i>\$1,169</i>	<i>100.0%</i>	<i>100.0%</i>	<i>27</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,169</i>	<i>100.0%</i>	<i>100.0%</i>
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	16.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	20.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	44.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	2	100.0%	\$4,744	100.0%	0.0%	2	100.0%	100.0%	\$4,744	100.0%	100.0%
	<i>Total</i>	<i>2</i>	<i>100.0%</i>	<i>\$4,744</i>	<i>100.0%</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$4,744</i>	<i>100.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	7	3.6%	\$145	0.4%	16.7%	7	3.6%	1.8%	\$145	0.4%	0.9%
	Moderate	13	6.6%	\$694	2.1%	17.9%	13	6.6%	10.0%	\$694	2.1%	6.6%
	Middle	37	18.9%	\$3,132	9.4%	20.6%	37	18.9%	17.8%	\$3,132	9.4%	14.1%
	Upper	115	58.7%	\$18,208	54.6%	44.7%	115	58.7%	51.5%	\$18,208	54.6%	57.7%
	Unknown	24	12.2%	\$11,168	33.5%	0.0%	24	12.2%	18.9%	\$11,168	33.5%	20.8%
	<i>Total</i>	<i>196</i>	<i>100.0%</i>	<i>\$33,347</i>	<i>100.0%</i>	<i>100.0%</i>	<i>196</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$33,347</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases
2017 FFIEC Census Data and 2015 ACS Data

For 2017, the bank extended 3.6 percent of its HMDA-reportable loans to low-income borrowers, which is significantly less than the percentage of families considered low-income at 16.7 percent. However, the bank's performance to low-income borrowers at 3.6 percent exceeded aggregate lending at 1.8 percent. The bank's HMDA-reportable lending to moderate-income borrowers at 6.6 percent is also significantly less than the percentage of families considered moderate-income at 17.9 percent. The bank's lending to moderate-income borrowers at 6.6 percent was also less than aggregate lending at 10.0 percent.

The performance results in the tables reflect that the aggregate lenders also experienced some challenges in lending to low- and moderate-income borrowers. As mentioned, the housing affordability ratio shows that housing is less affordable in this assessment area than in the state of Tennessee. Also, as previously mentioned, the lack of affordable homes in the area coupled with high levels of rental and vacant units are major factors contributing to the lower levels of HMDA-reportable lending to low- and moderate-income borrowers in Sevier County.

Based on the bank's performance and context noted above, the bank's HMDA-reportable lending by borrower income reflects reasonable dispersion throughout the bank's assessment area.

Small Business Lending

The following table shows, by business revenue and loan size, the number and dollar volume of small business loans originated by Tennessee State Bank in 2016 in the Sevier County assessment area.

Small Business Loans by Business Revenue & Loan Size

Assessment Area: Sevier

Business Revenue & Loan Size		Bank Lending & Demographic Data Comparison				
		2016				
		Bank		\$ (000s)		Total Businesses
		Count		\$	%	%
		#	%			
BUSINESS REVENUE	\$1million or Less	84	84.8%	\$13,567	87.8%	92.1%
	Over \$1 Million	11	11.1%	\$1,586	10.3%	7.3%
	<i>Total Rev. available</i>	95	95.9%	\$15,153	98.1%	99.4%
	Rev. Not Known	4	4.0%	\$296	1.9%	0.7%
	<i>Total</i>	99	100.0%	\$15,449	100.0%	100.0%
LOAN SIZE	\$100,000 or Less	60	60.6%	\$1,539	10.0%	
	\$100,001 - \$250,000	16	16.2%	\$2,839	18.4%	
	\$250,001 - \$1 Million	23	23.2%	\$11,071	71.7%	
	Over \$1 Million	0	0.0%	\$0	0.0%	
	<i>Total</i>	99	100.0%	\$15,449	100.0%	
LOAN SIZE & Rev \$1 Mill or Less	\$100,000 or Less	51	60.7%	\$1,201	8.9%	
	\$100,001 - \$250,000	11	13.1%	\$1,890	13.9%	
	\$250,001 - \$1 Million	22	26.2%	\$10,476	77.2%	
	Over \$1 Million	0	0.0%	\$0	0.0%	
	<i>Total</i>	84	100.0%	\$13,567	100.0%	

Originations & Purchases
2016 FFIEC Census Data and 2016 D&B Information

Of the 99 small business loans originated by the bank in 2016, 84 loans (84.8 percent) were to businesses with annual gross revenues of \$1 million or less, as compared to 92.1 percent of total businesses in the assessment area considered to be small businesses. However, 62 loans (73.8 percent) were originated to small businesses in amounts of \$250,000 or less, showing the bank’s willingness to lend to small businesses in smaller loans amounts, an important credit need in the community.

The following table shows, by business revenue and loan size, the number and dollar volume of small business loans originated by Tennessee State Bank in 2017 in the Sevier County assessment area.

Small Business Loans by Business Revenue & Loan Size

Assessment Area: Sevier

Business Revenue & Loan Size		Bank Lending & Demographic Data Comparison				
		2017				
		Bank		\$ (000s)		Total Businesses
		Count				
		#	%	\$	%	%
BUSINESS REVENUE	\$1million or Less	44	64.7%	\$10,166	60.8%	91.2%
	Over \$1 Million	24	35.3%	\$6,558	39.2%	8.2%
	<i>Total Rev. available</i>	68	100.0%	\$16,724	100.0%	99.4%
	Rev. Not Known	0	0.0%	\$0	0.0%	0.7%
	<i>Total</i>	68	100.0%	\$16,724	100.0%	100.0%
LOAN SIZE	\$100,000 or Less	28	41.2%	\$767	4.6%	
	\$100,001 - \$250,000	15	22.1%	\$2,901	17.3%	
	\$250,001 - \$1 Million	25	36.8%	\$13,056	78.1%	
	Over \$1 Million	0	0.0%	\$0	0.0%	
	<i>Total</i>	68	100.0%	\$16,724	100.0%	
LOAN SIZE & Rev \$1 Mill or Less	\$100,000 or Less	22	50.0%	\$429	4.2%	
	\$100,001 - \$250,000	6	13.6%	\$1,200	11.8%	
	\$250,001 - \$1 Million	16	36.4%	\$8,537	84.0%	
	Over \$1 Million	0	0.0%	\$0	0.0%	
	<i>Total</i>	44	100.0%	\$10,166	100.0%	

Originations & Purchases
 2017 FFIEC Census Data and 2017 D&B Information

Of the 68 small business loans originated by the bank in 2017, 44 loans (64.7 percent) were to businesses with annual gross revenues of \$1 million or less, as compared to 91.2 percent of total businesses in the assessment area considered to be small businesses. Also, 28 loans (63.6 percent) were originated to small businesses in amounts of \$250,000 or less, showing the bank’s willingness to lend to small businesses in smaller loans amounts, an important credit need in the community.

Based on the bank’s performance, the distribution of the bank’s small business loans reflects reasonable penetration among businesses of different sizes.

COMMUNITY DEVELOPMENT TEST

The bank's community development performance is satisfactory. Considering the bank's asset size, capacity, and the availability of community development opportunities in the assessment area, the bank demonstrates adequate responsiveness to the community development needs through a combination of qualified community development investments, qualified donations, and services.

The bank had one current period investment in municipal bonds totaling \$3.2 million that funded the water and sewer system in the Sevier County assessment area. In addition, the bank had one current period investment in government-guaranteed mortgage-backed securities totaling \$2.0 million that supported affordable housing for low- and moderate-income families; of that, \$577,155 directly benefited the Sevier County assessment area. Qualified donations totaling \$13,500 supported an organization that provides financial education programs to Sevier County schools with a majority of students who are eligible for the free or reduced-price lunch program.

During the review period, employees engaged in qualified service activities totaling 562 hours that positively impacted the assessment area. The most notable of its services is the bank's significant efforts towards financial education to schools in Sevier County with a majority of students who are eligible for the free or reduced-price lunch program. Additionally, bank staff provided their financial and technical expertise to provide financial services to various organizations by serving as board or committee members.

METROPOLITAN AREA - LIMITED-SCOPE REVIEW

The following assessment areas were reviewed using limited-scope procedures. Through these procedures, conclusions regarding the institution's CRA performance are drawn from a review of available facts and data, including performance and demographic information. The limited-scope reviews revealed the bank's CRA performance in these assessment areas was generally consistent with the assessment area that received a full scope review. Performance in the metropolitan and non-metropolitan limited-scope assessment areas did not affect the overall institution rating. Please refer to the tables in Appendix B for additional information regarding the area.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE JEFFERSON COUNTY ASSESSMENT AREA

Description of Assessment Area

The assessment area consists of all of Jefferson County, which is part of the Morristown, Tennessee MSA. According to the July 1, 2018 Census, the population estimate of the assessment area was 54,012 representing a 4.5 percent increase since the April 2010 Census of 51,668³. The assessment area is comprised of nine middle-income census tracts in 2016, and eight middle-income tracts and one upper-income tract in 2017. The bank operates one branch office with an ATM in this assessment area. According to the FDIC Deposit Market Share Report as of June 30, 2018, the bank had total deposits of \$5.7 million with a deposit market share of 0.9 percent. Tennessee State Bank ranked 9th out of nine financial institutions that operate in the assessment area. Atlantic Capital Bank had the highest deposit market share with 22.0 percent of the deposits.

Conclusions with Respect to Performance Tests

Tennessee State Bank has a small presence in the Jefferson County assessment area. The lending levels were considerably lower than in the Sevier County assessment area; however, the bank's lending performance in the area is consistent with the bank's overall performance. The geographic distribution of the bank's HMDA lending reflects reasonable dispersion throughout the assessment area, while small business loans reflect excellent dispersion throughout the assessment area. Additionally, the distribution of lending to borrowers of different income levels and businesses of different revenue sizes is reasonable.

Regarding community development activities, the bank had one current period investment in government-guaranteed mortgage-backed securities that supported affordable housing for low- and moderate-income families; of that, \$99,797 directly benefited the Jefferson County assessment area. The bank did not have any qualified donations in the assessment area. A bank employee provided two hours of financial education at a school that serves primarily low- and moderate-income students.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE KNOX COUNTY ASSESSMENT AREA

Description of Assessment Area

The assessment area consists of all of Knox County, which is one of the nine counties of the Knoxville, Tennessee MSA. According to the July 1, 2018 Census, the population estimate of the assessment area was 465,289 representing a 7.6 percent increase since the April 2010 Census of 432,269⁴. The assessment area consists of 112 census tracts: 9 are low-income; 17 are moderate-income; 46 are middle-income; 38 are upper-income; and 2 have unknown income levels. The bank operates three branch offices each with an ATM and three stand-alone ATMs in this assessment area. According to the FDIC Deposit Market Share Report as of June 30, 2018, the

³ United States Census Bureau. Quick Facts. Accessed on July 11, 2019; available from: <http://www.census.gov/quickfacts/table/PST045215/00.47.47155>

⁴ United States Census Bureau. Quick Facts. Accessed on July 12, 2019; available from: <http://www.census.gov/quickfacts/table/PST045215/00.47.47155>

bank had total deposits of \$60.5 million. With a deposit market share of 0.5 percent, Tennessee State Bank was ranked 19th out of 32 financial institutions that operate in the assessment area. First Tennessee Bank had the highest deposit market share at 19.3 percent of deposits followed by SunTrust Bank at 17.2 percent.

Conclusions with Respect to Performance Tests

Tennessee State Bank has a small presence in the Knox County assessment area. While lending levels were lower than in the Sevier County full-scope assessment area, the bank’s lending performance in this area is consistent with the bank’s overall performance. The geographic distribution of the bank’s HMDA lending reflects excellent dispersion throughout the assessment area, while small business loans also reflect excellent dispersion throughout the assessment area. Additionally, the distribution of lending to borrowers of different income levels and businesses of different revenue sizes is reasonable.

Regarding community development activities, the bank had one current period investment through a bond totaling \$500,000 that supported affordable housing for low- and moderate-income families in the Knox County assessment area. In addition, the bank had one current period investment in government-guaranteed mortgage-backed securities that supported affordable housing for low- and moderate-income families; of that, \$1.4 million directly benefited the Knox County assessment area. The bank did not have any qualified donations in the assessment area. Bank staff provided 64 hours of community development services by delivering financial education in schools that serve primarily low- and moderate-income students.

Performance in the Limited-Scope Review Metropolitan Assessment Areas		
Assessment Area	Lending Test	Community Development Test
Jefferson County	Consistent	Not Consistent
Knox County	Consistent	Consistent

NONMETROPOLITAN AREA - LIMITED-SCOPE REVIEW

The following assessment area was reviewed using limited-scope examination procedures. Through these procedures, conclusions regarding the institution’s CRA performance are drawn from a review of available facts and data, including performance and demographic information. The limited-scope review revealed the bank’s CRA performance in this assessment area is consistent with the area that received a full-scope review. Please refer to the tables in Appendix B for information regarding this area.

DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE COCKE COUNTY ASSESSMENT AREA

Description of Assessment Area

The assessment area consists of only five census tracts in Cocke County. According to the 2017 population estimates, the population estimate of the assessment area was 25,953. The census tracts include three moderate-income and two middle-income tracts. Both middle-income tracts are designated as distressed due to poverty; 59.8 percent of families are low- or moderate-income, and 24.5 percent of families live below the poverty level. The bank operates one branch office with an ATM and four stand-alone ATMs in this assessment area. According to the FDIC Deposit Market Share Report as of June 30, 2018, there were four other financial institutions operating seven branch offices and the bank ranked 4th with a deposit market share of 8.2 percent. Newport Federal Bank had the highest deposit market share at 36.3 percent followed by Commercial Bank at 27.9 percent.

Conclusions with Respect to Performance Tests

Tennessee State Bank has a small presence in the Cocke County assessment area. The lending levels were considerably lower than in the Sevier County assessment area; however, the bank’s lending performance in the area is consistent with the bank’s overall performance. The geographic distribution of the bank’s HMDA loans reflects reasonable dispersion throughout the assessment area, while small business loans reflect excellent dispersion throughout the assessment area. Additionally, the distribution of lending to borrowers of different income levels and businesses of different revenue sizes is reasonable.

Regarding community development activities, the bank did not have any community development investments in the assessment area. Qualified donations totaling \$15,500 supported two organizations whose primary focus is to provide revitalization and stabilization and one organization that provides financial education programs to schools with a majority of students that are eligible for the free or reduced lunch program. Bank staff provided 295 hours of community development services by delivering financial education that benefited low- and moderate-income individuals. Additionally, bank staff provided financial and technical assistance to two organizations by serving as board or committee members.

Performance in the Limited-Scope Review Nonmetropolitan Assessment Area		
Assessment Area	Lending Test	Community Development Test
Cocke County	Consistent	Consistent

APPENDIX A

SCOPE OF EXAMINATION			
TIME PERIOD REVIEWED			
January 1, 2016, through December 31, 2017 – Lending Test			
May 1, 2016, through March 31, 2019 – Community Development Test			
Tennessee State Bank		PRODUCTS REVIEWED	
Tennessee State Bank, Pigeon Forge, Tennessee		HMDA-reportable and small business loans	
AFFILIATE(S)	AFFILIATE RELATIONSHIP	PRODUCTS REVIEWED	
N/A	N/A	N/A	
LIST OF ASSESSMENT AREAS AND TYPE OF EXAMINATION			
ASSESSMENT AREA	TYPE OF EXAMINATION	BRANCHES VISITED	OTHER INFORMATION
Sevier County, Tennessee	Full-scope Review	N/A	N/A
Jefferson County, Tennessee (Morristown MSA)	Limited-scope Review	N/A	N/A
Knox County, Tennessee (Knoxville MSA)	Limited-scope Review	N/A	N/A
Cocke County, Tennessee	Limited-scope Review	N/A	N/A

APPENDIX B – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC AND LENDING TABLES

Combined Demographics Report

Assessment Area: Jefferson

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	2,814	21.1
Moderate-income	0	0	0	0	0	0	2,423	18.1
Middle-income	9	100	13,362	100	1,746	13.1	2,652	19.8
Upper-income	0	0	0	0	0	0	5,473	41
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	9	100.0	13,362	100.0	1,746	13.1	13,362	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	23,029	14,663	100	63.7	4,934	21.4	3,432	14.9
Upper-income	0	0	0	0	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	23,029	14,663	100.0	63.7	4,934	21.4	3,432	14.9
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	1,304	100	1,197	100	87	100	20	100
Upper-income	0	0	0	0	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	1,304	100.0	1,197	100.0	87	100.0	20	100.0
Percentage of Total Businesses:			91.8		6.7		1.5	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	46	100	46	100	0	0	0	0
Upper-income	0	0	0	0	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	46	100.0	46	100.0	0	.0	0	.0
Percentage of Total Farms:			100.0		.0		.0	

Geographic Distribution of HMDA Loans

Assessment Area: Jefferson

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Owner Occupied Units		Count	Count		Dollar			
		Count	Dollar	Dollar	%		Bank	Agg	Bank	Agg		
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	1	100.0%	\$57	100.0%	100.0%	1	100.0%	100.0%	\$57	100.0%	100.0%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>1</i>	<i>100.0%</i>	<i>\$57</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$57</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	8	100.0%	\$1,085	100.0%	100.0%	8	100.0%	100.0%	\$1,085	100.0%	100.0%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>8</i>	<i>100.0%</i>	<i>\$1,085</i>	<i>100.0%</i>	<i>100.0%</i>	<i>8</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,085</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	100.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>0.0%</i>
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	9	100.0%	\$1,142	100.0%	100.0%	9	100.0%	100.0%	\$1,142	100.0%	100.0%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>9</i>	<i>100.0%</i>	<i>\$1,142</i>	<i>100.0%</i>	<i>100.0%</i>	<i>9</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,142</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases
2016 FFIEC Census Data and 2010 ACS Data

Geographic Distribution of Small Business Loans

Assessment Area: Jefferson

Tract Income Levels	Bank Lending & Demographic Data Comparison 2016				
	Count		Bank Dollar		Small Businesses
	#	%	\$ (000s)	\$ %	%
Low	0	0.0%	\$0	0.0%	0.0%
Moderate	0	0.0%	\$0	0.0%	0.0%
Middle	4	100.0%	\$622	100.0%	100.0%
Upper	0	0.0%	\$0	0.0%	0.0%
Unknown	0	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%	0.0%
<i>Total</i>	<i>4</i>	<i>100.0%</i>	<i>\$622</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases
2016 FFIEC Census Data and 2016 D&B Information

Borrower Distribution of HMDA Loans

Assessment Area: Jefferson

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank				Families by Family Income	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank		Agg	
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	1	100.0%	\$57	100.0%	21.1%	1	100.0%	5.7%	\$57	100.0%	3.2%
	Moderate	0	0.0%	\$0	0.0%	18.1%	0	0.0%	18.9%	\$0	0.0%	13.8%
	Middle	0	0.0%	\$0	0.0%	19.8%	0	0.0%	23.9%	\$0	0.0%	21.2%
	Upper	0	0.0%	\$0	0.0%	41.0%	0	0.0%	33.5%	\$0	0.0%	44.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	18.0%	\$0	0.0%	17.5%
	<i>Total</i>	<i>1</i>	<i>100.0%</i>	<i>\$57</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$57</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	21.1%	0	0.0%	5.6%	\$0	0.0%	2.9%
	Moderate	0	0.0%	\$0	0.0%	18.1%	0	0.0%	13.8%	\$0	0.0%	8.6%
	Middle	3	37.5%	\$281	25.9%	19.8%	3	37.5%	17.6%	\$281	25.9%	12.8%
	Upper	5	62.5%	\$804	74.1%	41.0%	5	62.5%	40.6%	\$804	74.1%	51.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	22.4%	\$0	0.0%	23.8%
	<i>Total</i>	<i>8</i>	<i>100.0%</i>	<i>\$1,085</i>	<i>100.0%</i>	<i>100.0%</i>	<i>8</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,085</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	21.1%	0	0.0%	6.0%	\$0	0.0%	3.0%
	Moderate	0	0.0%	\$0	0.0%	18.1%	0	0.0%	17.0%	\$0	0.0%	8.3%
	Middle	0	0.0%	\$0	0.0%	19.8%	0	0.0%	27.0%	\$0	0.0%	15.8%
	Upper	0	0.0%	\$0	0.0%	41.0%	0	0.0%	43.0%	\$0	0.0%	59.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	7.0%	\$0	0.0%	13.7%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	21.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	19.8%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	41.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>0.0%</i>
HMDA TOTALS	Low	1	11.1%	\$57	5.0%	21.1%	1	11.1%	5.7%	\$57	5.0%	3.1%
	Moderate	0	0.0%	\$0	0.0%	18.1%	0	0.0%	16.9%	\$0	0.0%	11.5%
	Middle	3	33.3%	\$281	24.6%	19.8%	3	33.3%	21.7%	\$281	24.6%	17.6%
	Upper	5	55.6%	\$804	70.4%	41.0%	5	55.6%	36.8%	\$804	70.4%	47.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	18.9%	\$0	0.0%	20.0%
	<i>Total</i>	<i>9</i>	<i>100.0%</i>	<i>\$1,142</i>	<i>100.0%</i>	<i>100.0%</i>	<i>9</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,142</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases
2016 FFIEC Census Data and 2010 ACS Data

Small Business Loans by Business Revenue & Loan Size

Assessment Area: Jefferson

Business Revenue & Loan Size		Bank Lending & Demographic Data Comparison				
		2016				
		Bank		\$ (000s)		Total Businesses
		Count				
		#	%	\$	%	%
BUSINESS REVENUE	\$1million or Less	3	75.0%	\$570	91.6%	91.8%
	Over \$1 Million	0	0.0%	\$0	0.0%	6.7%
	<i>Total Rev. available</i>	3	75.0%	\$570	91.6%	98.5%
	Rev. Not Known	1	25.0%	\$52	8.4%	1.5%
	<i>Total</i>	4	100.0%	\$622	100.0%	100.0%
LOAN SIZE	\$100,000 or Less	2	50.0%	\$81	13.0%	
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%	
	\$250,001 - \$1 Million	2	50.0%	\$541	87.0%	
	Over \$1 Million	0	0.0%	\$0	0.0%	
	<i>Total</i>	4	100.0%	\$622	100.0%	
LOAN SIZE & Rev \$1 Mill or Less	\$100,000 or Less	1	33.3%	\$29	5.1%	
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%	
	\$250,001 - \$1 Million	2	66.7%	\$541	94.9%	
	Over \$1 Million	0	0.0%	\$0	0.0%	
	<i>Total</i>	3	100.0%	\$570	100.0%	

Originations & Purchases
2016 FFIEC Census Data and 2016 D&B Information

Combined Demographics Report

Assessment Area: Jefferson

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	2,539	18
Moderate-income	0	0	0	0	0	0	2,563	18.2
Middle-income	8	88.9	13,091	93.1	1,510	11.5	2,966	21.1
Upper-income	1	11.1	977	6.9	115	11.8	6,000	42.6
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	9	100.0	14,068	100.0	1,625	11.6	14,068	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	22,014	13,346	92.4	60.6	4,945	22.5	3,723	16.9
Upper-income	1,578	1,093	7.6	69.3	295	18.7	190	12
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	23,592	14,439	100.0	61.2	5,240	22.2	3,913	16.6
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	1,061	94.2	961	94.2	81	94.2	19	95
Upper-income	65	5.8	59	5.8	5	5.8	1	5
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	1,126	100.0	1,020	100.0	86	100.0	20	100.0
Percentage of Total Businesses:			90.6		7.6		1.8	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	27	81.8	27	81.8	0	0	0	0
Upper-income	6	18.2	6	18.2	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	33	100.0	33	100.0	0	.0	0	.0
Percentage of Total Farms:			100.0		.0		.0	

Geographic Distribution of HMDA Loans

Assessment Area: Jefferson

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units		Count	Count		Dollar			
		Count	Dollar		Bank		Agg	Bank	Agg			
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	1	100.0%	\$50	100.0%	92.4%	1	100.0%	95.9%	\$50	100.0%	96.3%
	Upper	0	0.0%	\$0	0.0%	7.6%	0	0.0%	4.1%	\$0	0.0%	3.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>1</i>	<i>100.0%</i>	<i>\$50</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$50</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	2	100.0%	\$141	100.0%	92.4%	2	100.0%	94.1%	\$141	100.0%	93.3%
	Upper	0	0.0%	\$0	0.0%	7.6%	0	0.0%	5.9%	\$0	0.0%	6.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>2</i>	<i>100.0%</i>	<i>\$141</i>	<i>100.0%</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$141</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	1	100.0%	\$20	100.0%	92.4%	1	100.0%	92.5%	\$20	100.0%	96.9%
	Upper	0	0.0%	\$0	0.0%	7.6%	0	0.0%	7.5%	\$0	0.0%	3.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>1</i>	<i>100.0%</i>	<i>\$20</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$20</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	4	100.0%	\$211	100.0%	92.4%	4	100.0%	95.2%	\$211	100.0%	95.6%
	Upper	0	0.0%	\$0	0.0%	7.6%	0	0.0%	4.8%	\$0	0.0%	4.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>4</i>	<i>100.0%</i>	<i>\$211</i>	<i>100.0%</i>	<i>100.0%</i>	<i>4</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$211</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases
2017 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of Small Business Loans

Assessment Area: Jefferson

Tract Income Levels	Bank Lending & Demographic Data Comparison 2017				
	Count		Bank Dollar		Small Businesses
	#	%	\$ (000s)	\$ %	%
Low	0	0.0%	\$0	0.0%	0.0%
Moderate	0	0.0%	\$0	0.0%	0.0%
Middle	7	100.0%	\$746	100.0%	94.2%
Upper	0	0.0%	\$0	0.0%	5.8%
Unknown	0	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%	
<i>Total</i>	<i>7</i>	<i>100.0%</i>	<i>\$746</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases
2017 FFIEC Census Data and 2017 D&B Information

Borrower Distribution of HMDA Loans

Assessment Area: Jefferson

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank				Families by Family Income	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank		Agg	
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	18.0%	0	0.0%	2.7%	\$0	0.0%	1.3%
	Moderate	1	100.0%	\$50	100.0%	18.2%	1	100.0%	17.3%	\$50	100.0%	12.2%
	Middle	0	0.0%	\$0	0.0%	21.1%	0	0.0%	21.4%	\$0	0.0%	17.8%
	Upper	0	0.0%	\$0	0.0%	42.6%	0	0.0%	37.5%	\$0	0.0%	48.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	21.2%	\$0	0.0%	20.0%
	<i>Total</i>	<i>1</i>	<i>100.0%</i>	<i>\$50</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$50</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	18.0%	0	0.0%	6.4%	\$0	0.0%	3.0%
	Moderate	0	0.0%	\$0	0.0%	18.2%	0	0.0%	14.5%	\$0	0.0%	8.2%
	Middle	2	100.0%	\$141	100.0%	21.1%	2	100.0%	19.5%	\$141	100.0%	16.6%
	Upper	0	0.0%	\$0	0.0%	42.6%	0	0.0%	40.1%	\$0	0.0%	52.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	19.5%	\$0	0.0%	19.6%
	<i>Total</i>	<i>2</i>	<i>100.0%</i>	<i>\$141</i>	<i>100.0%</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$141</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	18.0%	0	0.0%	3.8%	\$0	0.0%	0.8%
	Moderate	0	0.0%	\$0	0.0%	18.2%	0	0.0%	12.5%	\$0	0.0%	5.2%
	Middle	0	0.0%	\$0	0.0%	21.1%	0	0.0%	26.3%	\$0	0.0%	19.6%
	Upper	0	0.0%	\$0	0.0%	42.6%	0	0.0%	47.5%	\$0	0.0%	69.7%
	Unknown	1	100.0%	\$20	100.0%	0.0%	1	100.0%	10.0%	\$20	100.0%	4.7%
	<i>Total</i>	<i>1</i>	<i>100.0%</i>	<i>\$20</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$20</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	18.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	21.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	42.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	18.0%	0	0.0%	3.8%	\$0	0.0%	1.7%
	Moderate	1	25.0%	\$50	23.7%	18.2%	1	25.0%	16.2%	\$50	23.7%	10.6%
	Middle	2	50.0%	\$141	66.8%	21.1%	2	50.0%	21.1%	\$141	66.8%	17.0%
	Upper	0	0.0%	\$0	0.0%	42.6%	0	0.0%	38.8%	\$0	0.0%	48.9%
	Unknown	1	25.0%	\$20	9.5%	0.0%	1	25.0%	20.1%	\$20	9.5%	21.8%
	<i>Total</i>	<i>4</i>	<i>100.0%</i>	<i>\$211</i>	<i>100.0%</i>	<i>100.0%</i>	<i>4</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$211</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases
2017 FFIEC Census Data and 2015 ACS Data

Small Business Loans by Business Revenue & Loan Size

Assessment Area: Jefferson

Business Revenue & Loan Size		Bank Lending & Demographic Data Comparison				
		2017				
		Bank		Total Businesses		
		Count		\$ (000s)		
		#	%	\$	%	%
BUSINESS REVENUE	\$1million or Less	7	100.0%	\$746	100.0%	90.6%
	Over \$1 Million	0	0.0%	\$0	0.0%	7.6%
	<i>Total Rev. available</i>	7	100.0%	\$746	100.0%	98.2%
	Rev. Not Known	0	0.0%	\$0	0.0%	1.8%
	<i>Total</i>	7	100.0%	\$746	100.0%	100.0%
LOAN SIZE	\$100,000 or Less	4	57.1%	\$78	10.5%	
	\$100,001 - \$250,000	2	28.6%	\$412	55.2%	
	\$250,001 - \$1 Million	1	14.3%	\$256	34.3%	
	Over \$1 Million	0	0.0%	\$0	0.0%	
	<i>Total</i>	7	100.0%	\$746	100.0%	
LOAN SIZE & Rev \$1 Mill or Less	\$100,000 or Less	4	57.1%	\$78	10.5%	
	\$100,001 - \$250,000	2	28.6%	\$412	55.2%	
	\$250,001 - \$1 Million	1	14.3%	\$256	34.3%	
	Over \$1 Million	0	0.0%	\$0	0.0%	
	<i>Total</i>	7	100.0%	\$746	100.0%	

Originations & Purchases
2017 FFIEC Census Data and 2017 D&B Information

Combined Demographics Report

Assessment Area: Knox

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	9	8	5,871	5.4	2,820	48	20,076	18.5
Moderate-income	17	15.2	12,941	11.9	2,089	16.1	16,784	15.4
Middle-income	46	41.1	47,624	43.8	3,530	7.4	21,859	20.1
Upper-income	38	33.9	42,295	38.9	1,501	3.5	50,012	46
Unknown-income	2	1.8	0	0	0	0	0	0
Total Assessment Area	112	100.0	108,731	100.0	9,940	9.1	108,731	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	17,639	3,846	3.2	21.8	11,483	65.1	2,310	13.1
Moderate-income	28,481	13,518	11.3	47.5	12,505	43.9	2,458	8.6
Middle-income	83,290	54,082	45.2	64.9	23,456	28.2	5,752	6.9
Upper-income	62,759	48,161	40.3	76.7	10,515	16.8	4,083	6.5
Unknown-income	307	0	0	0	289	94.1	18	5.9
Total Assessment Area	192,476	119,607	100.0	62.1	58,248	30.3	14,621	7.6
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	1,174	6.6	944	6	228	11.6	2	2.4
Moderate-income	2,815	15.7	2,396	15.1	397	20.2	22	26.8
Middle-income	5,932	33.2	5,352	33.8	558	28.4	22	26.8
Upper-income	7,909	44.2	7,097	44.8	776	39.5	36	43.9
Unknown-income	50	0.3	46	0.3	4	0.2	0	0
Total Assessment Area	17,880	100.0	15,835	100.0	1,963	100.0	82	100.0
Percentage of Total Businesses:			88.6		11.0		.5	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	3	2.3	3	2.3	0	0	0	0
Moderate-income	9	6.8	9	6.9	0	0	0	0
Middle-income	70	52.6	68	52.3	2	66.7	0	0
Upper-income	49	36.8	48	36.9	1	33.3	0	0
Unknown-income	2	1.5	2	1.5	0	0	0	0
Total Assessment Area	133	100.0	130	100.0	3	100.0	0	.0
Percentage of Total Farms:			97.7		2.3		.0	

Geographic Distribution of HMDA Loans

Assessment Area: Knox

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		2016					2016						
		Bank		Owner Occupied Units		Count	Bank		Dollar		Count	Dollar	
		#	%	\$ (000s)	\$ %		%	#	%	\$ (000s)		\$ %	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	3.2%	0	0.0%	1.9%	\$0	0.0%	1.2%	
	Moderate	1	6.3%	\$79	3.2%	11.3%	1	6.3%	8.7%	\$79	3.2%	5.7%	
	Middle	10	62.5%	\$935	37.8%	45.2%	10	62.5%	44.6%	\$935	37.8%	35.4%	
	Upper	5	31.3%	\$1,461	59.0%	40.3%	5	31.3%	44.9%	\$1,461	59.0%	57.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<i>Total</i>	<i>16</i>	<i>100.0%</i>	<i>\$2,475</i>	<i>100.0%</i>	<i>100.0%</i>	<i>16</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$2,475</i>	<i>100.0%</i>	<i>100.0%</i>	
REFINANCE	Low	0	0.0%	\$0	0.0%	3.2%	0	0.0%	1.4%	\$0	0.0%	1.0%	
	Moderate	1	9.1%	\$48	2.8%	11.3%	1	9.1%	7.5%	\$48	2.8%	4.5%	
	Middle	6	54.5%	\$649	38.4%	45.2%	6	54.5%	40.5%	\$649	38.4%	30.9%	
	Upper	4	36.4%	\$995	58.8%	40.3%	4	36.4%	50.6%	\$995	58.8%	63.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<i>Total</i>	<i>11</i>	<i>100.0%</i>	<i>\$1,692</i>	<i>100.0%</i>	<i>100.0%</i>	<i>11</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,692</i>	<i>100.0%</i>	<i>100.0%</i>	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	3.2%	0	0.0%	2.6%	\$0	0.0%	1.3%	
	Moderate	0	0.0%	\$0	0.0%	11.3%	0	0.0%	11.4%	\$0	0.0%	6.8%	
	Middle	2	100.0%	\$13	100.0%	45.2%	2	100.0%	45.2%	\$13	100.0%	32.7%	
	Upper	0	0.0%	\$0	0.0%	40.3%	0	0.0%	40.9%	\$0	0.0%	59.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<i>Total</i>	<i>2</i>	<i>100.0%</i>	<i>\$13</i>	<i>100.0%</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$13</i>	<i>100.0%</i>	<i>100.0%</i>	
MULTI FAMILY		Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	24.5%	0	0.0%	22.7%	\$0	0.0%	9.6%	
	Moderate	0	0.0%	\$0	0.0%	20.8%	0	0.0%	27.3%	\$0	0.0%	29.9%	
	Middle	0	0.0%	\$0	0.0%	36.0%	0	0.0%	34.1%	\$0	0.0%	26.8%	
	Upper	0	0.0%	\$0	0.0%	18.1%	0	0.0%	15.9%	\$0	0.0%	33.7%	
	Unknown	0	0.0%	\$0	0.0%	0.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	
<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>		
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	3.2%	0	0.0%	1.8%	\$0	0.0%	1.5%	
	Moderate	2	6.9%	\$127	3.0%	11.3%	2	6.9%	8.4%	\$127	3.0%	6.5%	
	Middle	18	62.1%	\$1,597	38.2%	45.2%	18	62.1%	43.2%	\$1,597	38.2%	33.4%	
	Upper	9	31.0%	\$2,456	58.8%	40.3%	9	31.0%	46.5%	\$2,456	58.8%	58.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<i>Total</i>	<i>29</i>	<i>100.0%</i>	<i>\$4,180</i>	<i>100.0%</i>	<i>100.0%</i>	<i>29</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$4,180</i>	<i>100.0%</i>	<i>100.0%</i>	

Originations & Purchases
2016 FFIEC Census Data and 2010 ACS Data

Geographic Distribution of Small Business Loans

Assessment Area: Knox

Tract Income Levels	Bank Lending & Demographic Data Comparison 2016				
	Count		Bank Dollar		Small Businesses
	#	%	\$ (000s)	\$ %	%
Low	2	12.5%	\$154	5.8%	6.0%
Moderate	3	18.8%	\$150	5.6%	15.1%
Middle	5	31.3%	\$404	15.2%	33.8%
Upper	6	37.5%	\$1,948	73.3%	44.8%
Unknown	0	0.0%	\$0	0.0%	0.3%
Tr Unknown	0	0.0%	\$0	0.0%	
<i>Total</i>	<i>16</i>	<i>100.0%</i>	<i>\$2,656</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases
2016 FFIEC Census Data and 2016 D&B Information

Borrower Distribution of HMDA Loans

Assessment Area: Knox

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank				Families by Family Income	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank		Agg	
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	18.5%	0	0.0%	6.2%	\$0	0.0%	3.0%
	Moderate	2	12.5%	\$142	5.7%	15.4%	2	12.5%	16.8%	\$142	5.7%	11.4%
	Middle	2	12.5%	\$235	9.5%	20.1%	2	12.5%	19.4%	\$235	9.5%	16.8%
	Upper	11	68.8%	\$1,981	80.0%	46.0%	11	68.8%	39.9%	\$1,981	80.0%	52.6%
	Unknown	1	6.3%	\$117	4.7%	0.0%	1	6.3%	17.8%	\$117	4.7%	16.2%
	<i>Total</i>	<i>16</i>	<i>100.0%</i>	<i>\$2,475</i>	<i>100.0%</i>	<i>100.0%</i>	<i>16</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$2,475</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	2	18.2%	\$134	7.9%	18.5%	2	18.2%	5.0%	\$134	7.9%	2.1%
	Moderate	1	9.1%	\$63	3.7%	15.4%	1	9.1%	12.0%	\$63	3.7%	7.4%
	Middle	1	9.1%	\$48	2.8%	20.1%	1	9.1%	16.5%	\$48	2.8%	12.5%
	Upper	7	63.6%	\$1,447	85.5%	46.0%	7	63.6%	42.6%	\$1,447	85.5%	54.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	23.9%	\$0	0.0%	23.5%
	<i>Total</i>	<i>11</i>	<i>100.0%</i>	<i>\$1,692</i>	<i>100.0%</i>	<i>100.0%</i>	<i>11</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,692</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	18.5%	0	0.0%	7.1%	\$0	0.0%	3.4%
	Moderate	1	50.0%	\$3	23.1%	15.4%	1	50.0%	16.7%	\$3	23.1%	9.6%
	Middle	0	0.0%	\$0	0.0%	20.1%	0	0.0%	17.7%	\$0	0.0%	11.9%
	Upper	0	0.0%	\$0	0.0%	46.0%	0	0.0%	45.2%	\$0	0.0%	68.3%
	Unknown	1	50.0%	\$10	76.9%	0.0%	1	50.0%	13.3%	\$10	76.9%	6.8%
	<i>Total</i>	<i>2</i>	<i>100.0%</i>	<i>\$13</i>	<i>100.0%</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$13</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	18.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	15.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	20.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	46.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	2	6.9%	\$134	3.2%	18.5%	2	6.9%	5.8%	\$134	3.2%	2.6%
	Moderate	4	13.8%	\$208	5.0%	15.4%	4	13.8%	15.1%	\$208	5.0%	9.4%
	Middle	3	10.3%	\$283	6.8%	20.1%	3	10.3%	18.3%	\$283	6.8%	14.4%
	Upper	18	62.1%	\$3,428	82.0%	46.0%	18	62.1%	41.0%	\$3,428	82.0%	51.0%
	Unknown	2	6.9%	\$127	3.0%	0.0%	2	6.9%	19.8%	\$127	3.0%	22.5%
	<i>Total</i>	<i>29</i>	<i>100.0%</i>	<i>\$4,180</i>	<i>100.0%</i>	<i>100.0%</i>	<i>29</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$4,180</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases
2016 FFIEC Census Data and 2010 ACS Data

Small Business Loans by Business Revenue & Loan Size

Assessment Area: Knox

Business Revenue & Loan Size		Bank Lending & Demographic Data Comparison				
		2016				
		Bank		Total Businesses		
		Count		\$ (000s)		
		#	%	\$	%	%
BUSINESS REVENUE	\$1million or Less	14	87.5%	\$2,227	83.8%	88.6%
	Over \$1 Million	1	6.3%	\$123	4.6%	11.0%
	<i>Total Rev. available</i>	15	93.8%	\$2,350	88.4%	99.6%
	Rev. Not Known	1	6.3%	\$306	11.5%	0.5%
	<i>Total</i>	<i>16</i>	<i>100.0%</i>	<i>\$2,656</i>	<i>100.0%</i>	<i>100.0%</i>
LOAN SIZE	\$100,000 or Less	8	50.0%	\$196	7.4%	
	\$100,001 - \$250,000	4	25.0%	\$647	24.4%	
	\$250,001 - \$1 Million	4	25.0%	\$1,813	68.3%	
	Over \$1 Million	0	0.0%	\$0	0.0%	
	<i>Total</i>	<i>16</i>	<i>100.0%</i>	<i>\$2,656</i>	<i>100.0%</i>	
LOAN SIZE & Rev \$1 Mill or Less	\$100,000 or Less	8	57.1%	\$196	8.8%	
	\$100,001 - \$250,000	3	21.4%	\$524	23.5%	
	\$250,001 - \$1 Million	3	21.4%	\$1,507	67.7%	
	Over \$1 Million	0	0.0%	\$0	0.0%	
	<i>Total</i>	<i>14</i>	<i>100.0%</i>	<i>\$2,227</i>	<i>100.0%</i>	

Originations & Purchases
2016 FFIEC Census Data and 2016 D&B Information

Combined Demographics Report

Assessment Area: Knox

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	9	8	6,480	5.9	3,041	46.9	22,172	20.1
Moderate-income	20	17.9	15,856	14.4	3,274	20.6	16,994	15.4
Middle-income	42	37.5	44,859	40.6	3,942	8.8	20,846	18.9
Upper-income	39	34.8	43,277	39.2	1,786	4.1	50,474	45.7
Unknown-income	2	1.8	14	0	14	100	0	0
Total Assessment Area	112	100.0	110,486	100.0	12,057	10.9	110,486	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	14,132	3,711	3.2	26.3	8,868	62.8	1,553	11
Moderate-income	37,256	14,019	12.1	37.6	18,993	51	4,244	11.4
Middle-income	78,803	49,259	42.6	62.5	22,782	28.9	6,762	8.6
Upper-income	67,767	48,591	42	71.7	14,408	21.3	4,768	7
Unknown-income	161	4	0	2.5	94	58.4	63	39.1
Total Assessment Area	198,119	115,584	100.0	58.3	65,145	32.9	17,390	8.8
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	829	5.2	681	4.9	144	7.3	4	5.3
Moderate-income	2,306	14.5	1,950	14.1	350	17.8	6	7.9
Middle-income	5,027	31.7	4,466	32.3	543	27.6	18	23.7
Upper-income	7,678	48.3	6,703	48.4	927	47.1	48	63.2
Unknown-income	43	0.3	39	0.3	4	0.2	0	0
Total Assessment Area	15,883	100.0	13,839	100.0	1,968	100.0	76	100.0
Percentage of Total Businesses:			87.1		12.4		.5	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	1	0.8	1	0.9	0	0	0	0
Moderate-income	17	14.3	16	13.8	1	33.3	0	0
Middle-income	48	40.3	47	40.5	1	33.3	0	0
Upper-income	51	42.9	50	43.1	1	33.3	0	0
Unknown-income	2	1.7	2	1.7	0	0	0	0
Total Assessment Area	119	100.0	116	100.0	3	100.0	0	.0
Percentage of Total Farms:			97.5		2.5		.0	

Geographic Distribution of HMDA Loans

Assessment Area: Knox

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units		Count	Count		Dollar			
		#	%	\$ (000s)	\$ %		%	Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	3.2%	0	0.0%	1.7%	\$0	0.0%	0.9%
	Moderate	0	0.0%	\$0	0.0%	12.1%	0	0.0%	10.1%	\$0	0.0%	6.1%
	Middle	5	45.5%	\$1,836	44.2%	42.6%	5	45.5%	42.0%	\$1,836	44.2%	34.1%
	Upper	6	54.5%	\$2,314	55.8%	42.0%	6	54.5%	46.2%	\$2,314	55.8%	58.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>11</i>	<i>100.0%</i>	<i>\$4,150</i>	<i>100.0%</i>	<i>100.0%</i>	<i>11</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$4,150</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	3	25.0%	\$87	12.2%	3.2%	3	25.0%	2.1%	\$87	12.2%	1.0%
	Moderate	0	0.0%	\$0	0.0%	12.1%	0	0.0%	9.7%	\$0	0.0%	6.3%
	Middle	4	33.3%	\$343	48.0%	42.6%	4	33.3%	42.4%	\$343	48.0%	34.3%
	Upper	5	41.7%	\$284	39.8%	42.0%	5	41.7%	45.8%	\$284	39.8%	58.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>12</i>	<i>100.0%</i>	<i>\$714</i>	<i>100.0%</i>	<i>100.0%</i>	<i>12</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$714</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	2	28.6%	\$144	31.0%	3.2%	2	28.6%	3.9%	\$144	31.0%	3.7%
	Moderate	3	42.9%	\$195	41.9%	12.1%	3	42.9%	15.7%	\$195	41.9%	9.9%
	Middle	1	14.3%	\$123	26.5%	42.6%	1	14.3%	41.7%	\$123	26.5%	33.8%
	Upper	1	14.3%	\$3	0.6%	42.0%	1	14.3%	38.7%	\$3	0.6%	52.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>7</i>	<i>100.0%</i>	<i>\$465</i>	<i>100.0%</i>	<i>100.0%</i>	<i>7</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$465</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY		Multi-Family Units										
	Low	0	0.0%	\$0	0.0%	12.3%	0	0.0%	5.8%	\$0	0.0%	12.0%
	Moderate	0	0.0%	\$0	0.0%	32.7%	0	0.0%	50.0%	\$0	0.0%	36.5%
	Middle	1	100.0%	\$400	100.0%	33.5%	1	100.0%	26.9%	\$400	100.0%	27.9%
	Upper	0	0.0%	\$0	0.0%	21.1%	0	0.0%	17.3%	\$0	0.0%	23.6%
	Unknown	0	0.0%	\$0	0.0%	0.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
<i>Total</i>	<i>1</i>	<i>100.0%</i>	<i>\$400</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$400</i>	<i>100.0%</i>	<i>100.0%</i>	
HMDA TOTALS	Low	5	16.1%	\$231	4.0%	3.2%	5	16.1%	2.0%	\$231	4.0%	1.7%
	Moderate	3	9.7%	\$195	3.4%	12.1%	3	9.7%	10.4%	\$195	3.4%	8.1%
	Middle	11	35.5%	\$2,702	47.2%	42.6%	11	35.5%	42.0%	\$2,702	47.2%	33.7%
	Upper	12	38.7%	\$2,601	45.4%	42.0%	12	38.7%	45.5%	\$2,601	45.4%	56.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>31</i>	<i>100.0%</i>	<i>\$5,729</i>	<i>100.0%</i>	<i>100.0%</i>	<i>31</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$5,729</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases
2017 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of Small Business Loans

Assessment Area: Knox

Tract Income Levels	Bank Lending & Demographic Data Comparison 2017				
	Count		Bank Dollar		Small Businesses
	#	%	\$ (000s)	\$ %	%
Low	1	12.5%	\$200	18.8%	4.9%
Moderate	2	25.0%	\$114	10.7%	14.1%
Middle	4	50.0%	\$451	42.4%	32.3%
Upper	1	12.5%	\$298	28.0%	48.4%
Unknown	0	0.0%	\$0	0.0%	0.3%
Tr Unknown	0	0.0%	\$0	0.0%	
<i>Total</i>	<i>8</i>	<i>100.0%</i>	<i>\$1,063</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases
2017 FFIEC Census Data and 2017 D&B Information

Borrower Distribution of HMDA Loans

Assessment Area: Knox

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank				Families by Family Income	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank		Agg	
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	20.1%	0	0.0%	5.8%	\$0	0.0%	2.8%
	Moderate	0	0.0%	\$0	0.0%	15.4%	0	0.0%	17.4%	\$0	0.0%	11.6%
	Middle	3	27.3%	\$568	13.7%	18.9%	3	27.3%	19.0%	\$568	13.7%	16.5%
	Upper	2	18.2%	\$1,780	42.9%	45.7%	2	18.2%	37.4%	\$1,780	42.9%	49.7%
	Unknown	6	54.5%	\$1,802	43.4%	0.0%	6	54.5%	20.3%	\$1,802	43.4%	19.4%
	<i>Total</i>	<i>11</i>	<i>100.0%</i>	<i>\$4,150</i>	<i>100.0%</i>	<i>100.0%</i>	<i>11</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$4,150</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	2	16.7%	\$142	19.9%	20.1%	2	16.7%	6.8%	\$142	19.9%	3.3%
	Moderate	1	8.3%	\$46	6.4%	15.4%	1	8.3%	14.6%	\$46	6.4%	9.6%
	Middle	1	8.3%	\$130	18.2%	18.9%	1	8.3%	19.1%	\$130	18.2%	15.9%
	Upper	7	58.3%	\$298	41.7%	45.7%	7	58.3%	38.2%	\$298	41.7%	50.1%
	Unknown	1	8.3%	\$98	13.7%	0.0%	1	8.3%	21.4%	\$98	13.7%	21.0%
	<i>Total</i>	<i>12</i>	<i>100.0%</i>	<i>\$714</i>	<i>100.0%</i>	<i>100.0%</i>	<i>12</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$714</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	20.1%	0	0.0%	8.9%	\$0	0.0%	6.5%
	Moderate	0	0.0%	\$0	0.0%	15.4%	0	0.0%	16.2%	\$0	0.0%	9.8%
	Middle	0	0.0%	\$0	0.0%	18.9%	0	0.0%	14.4%	\$0	0.0%	14.2%
	Upper	1	14.3%	\$53	11.4%	45.7%	1	14.3%	41.5%	\$53	11.4%	62.6%
	Unknown	6	85.7%	\$412	88.6%	0.0%	6	85.7%	19.0%	\$412	88.6%	6.8%
	<i>Total</i>	<i>7</i>	<i>100.0%</i>	<i>\$465</i>	<i>100.0%</i>	<i>100.0%</i>	<i>7</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$465</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	20.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	15.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	18.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	45.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	1	100.0%	\$400	100.0%	0.0%	1	100.0%	100.0%	\$400	100.0%	100.0%
	<i>Total</i>	<i>1</i>	<i>100.0%</i>	<i>\$400</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$400</i>	<i>100.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	2	6.5%	\$142	2.5%	20.1%	2	6.5%	6.3%	\$142	2.5%	2.9%
	Moderate	1	3.2%	\$46	0.8%	15.4%	1	3.2%	16.5%	\$46	0.8%	10.4%
	Middle	4	12.9%	\$698	12.2%	18.9%	4	12.9%	18.7%	\$698	12.2%	15.3%
	Upper	10	32.3%	\$2,131	37.2%	45.7%	10	32.3%	37.8%	\$2,131	37.2%	47.0%
	Unknown	14	45.2%	\$2,712	47.3%	0.0%	14	45.2%	20.8%	\$2,712	47.3%	24.5%
	<i>Total</i>	<i>31</i>	<i>100.0%</i>	<i>\$5,729</i>	<i>100.0%</i>	<i>100.0%</i>	<i>31</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$5,729</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases
2017 FFIEC Census Data and 2015 ACS Data

Small Business Loans by Business Revenue & Loan Size

Assessment Area: Knox

Business Revenue & Loan Size		Bank Lending & Demographic Data Comparison 2017				
		Bank				Total Businesses
		Count		\$ (000s)		%
		#	%	\$	%	%
BUSINESS REVENUE	\$1million or Less	7	87.5%	\$765	72.0%	87.1%
	Over \$1 Million	0	0.0%	\$0	0.0%	12.4%
	<i>Total Rev. available</i>	7	87.5%	\$765	72.0%	99.5%
	Rev. Not Known	1	12.5%	\$298	28.0%	0.5%
	<i>Total</i>	8	100.0%	\$1,063	100.0%	100.0%
LOAN SIZE	\$100,000 or Less	4	50.0%	\$188	17.7%	
	\$100,001 - \$250,000	3	37.5%	\$577	54.3%	
	\$250,001 - \$1 Million	1	12.5%	\$298	28.0%	
	Over \$1 Million	0	0.0%	\$0	0.0%	
	<i>Total</i>	8	100.0%	\$1,063	100.0%	
LOAN SIZE & Rev \$1 Mill or Less	\$100,000 or Less	4	57.1%	\$188	24.6%	
	\$100,001 - \$250,000	3	42.9%	\$577	75.4%	
	\$250,001 - \$1 Million	0	0.0%	\$0	0.0%	
	Over \$1 Million	0	0.0%	\$0	0.0%	
	<i>Total</i>	7	100.0%	\$765	100.0%	

Originations & Purchases
2017 FFIEC Census Data and 2017 D&B Information

Combined Demographics Report

Assessment Area: Cocke

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	0	0	0	0	0	0	2,247	31.5	
Moderate-income	3	60	4,423	62	1,217	27.5	1,347	18.9	
Middle-income	2	40	2,712	38	456	16.8	1,236	17.3	
Upper-income	0	0	0	0	0	0	2,305	32.3	
Unknown-income	0	0	0	0	0	0	0	0	
Total Assessment Area	5	100.0	7,135	100.0	1,673	23.4	7,135	100.0	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied			Rental		Vacant		
		#	%	%	#	%	#	%	
Low-income	0	0	0	0	0	0	0	0	
Moderate-income	7,888	4,309	58.3	54.6	2,367	30	1,212	15.4	
Middle-income	4,691	3,076	41.7	65.6	993	21.2	622	13.3	
Upper-income	0	0	0	0	0	0	0	0	
Unknown-income	0	0	0	0	0	0	0	0	
Total Assessment Area	12,579	7,385	100.0	58.7	3,360	26.7	1,834	14.6	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0	
Moderate-income	478	67	428	66	43	76.8	7	77.8	
Middle-income	235	33	220	34	13	23.2	2	22.2	
Upper-income	0	0	0	0	0	0	0	0	
Unknown-income	0	0	0	0	0	0	0	0	
Total Assessment Area	713	100.0	648	100.0	56	100.0	9	100.0	
Percentage of Total Businesses:			90.9		7.9		1.3		
	Total Farms by Tract	Farms by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0	
Moderate-income	14	73.7	14	77.8	0	0	0	0	
Middle-income	5	26.3	4	22.2	1	100	0	0	
Upper-income	0	0	0	0	0	0	0	0	
Unknown-income	0	0	0	0	0	0	0	0	
Total Assessment Area	19	100.0	18	100.0	1	100.0	0	.0	
Percentage of Total Farms:			94.7		5.3		.0		

Geographic Distribution of HMDA Loans

Assessment Area: Cocke

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		2016					2016						
		Bank		Owner Occupied Units		Count	Bank		Dollar		Count	Dollar	
		#	%	\$ (000s)	\$ %		%	#	%	%		\$ (000s)	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	1	50.0%	\$59	48.4%	58.3%	1	50.0%	56.6%	\$59	48.4%	54.1%	
	Middle	1	50.0%	\$63	51.6%	41.7%	1	50.0%	43.4%	\$63	51.6%	45.9%	
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<i>Total</i>	<i>2</i>	<i>100.0%</i>	<i>\$122</i>	<i>100.0%</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$122</i>	<i>100.0%</i>	<i>100.0%</i>	
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	3	37.5%	\$379	56.4%	58.3%	3	37.5%	52.4%	\$379	56.4%	51.0%	
	Middle	5	62.5%	\$293	43.6%	41.7%	5	62.5%	47.6%	\$293	43.6%	49.0%	
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<i>Total</i>	<i>8</i>	<i>100.0%</i>	<i>\$672</i>	<i>100.0%</i>	<i>100.0%</i>	<i>8</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$672</i>	<i>100.0%</i>	<i>100.0%</i>	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	2	50.0%	\$17	44.7%	58.3%	2	50.0%	70.4%	\$17	44.7%	59.6%	
	Middle	2	50.0%	\$21	55.3%	41.7%	2	50.0%	29.6%	\$21	55.3%	40.4%	
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<i>Total</i>	<i>4</i>	<i>100.0%</i>	<i>\$38</i>	<i>100.0%</i>	<i>100.0%</i>	<i>4</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$38</i>	<i>100.0%</i>	<i>100.0%</i>	
MULTI FAMILY		Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	58.4%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Middle	0	0.0%	\$0	0.0%	41.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>		
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	6	42.9%	\$455	54.7%	58.3%	6	42.9%	56.2%	\$455	54.7%	56.0%	
	Middle	8	57.1%	\$377	45.3%	41.7%	8	57.1%	43.8%	\$377	45.3%	44.0%	
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<i>Total</i>	<i>14</i>	<i>100.0%</i>	<i>\$832</i>	<i>100.0%</i>	<i>100.0%</i>	<i>14</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$832</i>	<i>100.0%</i>	<i>100.0%</i>	

Originations & Purchases
2016 FFIEC Census Data and 2010 ACS Data

Geographic Distribution of Small Business Loans

Assessment Area: Cocke

Tract Income Levels	Bank Lending & Demographic Data Comparison 2016				
	Count		Bank Dollar		Small Businesses
	#	%	\$ (000s)	\$ %	%
Low	0	0.0%	\$0	0.0%	0.0%
Moderate	7	87.5%	\$856	98.3%	66.0%
Middle	1	12.5%	\$15	1.7%	34.0%
Upper	0	0.0%	\$0	0.0%	0.0%
Unknown	0	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%	
<i>Total</i>	<i>8</i>	<i>100.0%</i>	<i>\$871</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases
2016 FFIEC Census Data and 2016 D&B Information

Borrower Distribution of HMDA Loans

Assessment Area: Cocke

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank				Families by Family Income	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank		Agg	
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	31.5%	0	0.0%	7.3%	\$0	0.0%	4.3%
	Moderate	0	0.0%	\$0	0.0%	18.9%	0	0.0%	19.6%	\$0	0.0%	15.6%
	Middle	0	0.0%	\$0	0.0%	17.3%	0	0.0%	21.0%	\$0	0.0%	19.2%
	Upper	2	100.0%	\$122	100.0%	32.3%	2	100.0%	32.0%	\$122	100.0%	41.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	20.1%	\$0	0.0%	19.6%
	<i>Total</i>	<i>2</i>	<i>100.0%</i>	<i>\$122</i>	<i>100.0%</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$122</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	31.5%	0	0.0%	4.9%	\$0	0.0%	2.4%
	Moderate	2	25.0%	\$109	16.2%	18.9%	2	25.0%	14.0%	\$109	16.2%	10.9%
	Middle	0	0.0%	\$0	0.0%	17.3%	0	0.0%	15.4%	\$0	0.0%	12.2%
	Upper	5	62.5%	\$524	78.0%	32.3%	5	62.5%	35.7%	\$524	78.0%	42.1%
	Unknown	1	12.5%	\$39	5.8%	0.0%	1	12.5%	30.1%	\$39	5.8%	32.4%
	<i>Total</i>	<i>8</i>	<i>100.0%</i>	<i>\$672</i>	<i>100.0%</i>	<i>100.0%</i>	<i>8</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$672</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	31.5%	0	0.0%	7.4%	\$0	0.0%	4.1%
	Moderate	2	50.0%	\$21	55.3%	18.9%	2	50.0%	25.9%	\$21	55.3%	16.7%
	Middle	0	0.0%	\$0	0.0%	17.3%	0	0.0%	25.9%	\$0	0.0%	37.7%
	Upper	2	50.0%	\$17	44.7%	32.3%	2	50.0%	37.0%	\$17	44.7%	35.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	3.7%	\$0	0.0%	5.6%
	<i>Total</i>	<i>4</i>	<i>100.0%</i>	<i>\$38</i>	<i>100.0%</i>	<i>100.0%</i>	<i>4</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$38</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	31.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	17.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	32.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	31.5%	0	0.0%	6.4%	\$0	0.0%	3.4%
	Moderate	4	28.6%	\$130	15.6%	18.9%	4	28.6%	17.9%	\$130	15.6%	13.0%
	Middle	0	0.0%	\$0	0.0%	17.3%	0	0.0%	19.2%	\$0	0.0%	15.9%
	Upper	9	64.3%	\$663	79.7%	32.3%	9	64.3%	33.6%	\$663	79.7%	38.9%
	Unknown	1	7.1%	\$39	4.7%	0.0%	1	7.1%	22.8%	\$39	4.7%	28.7%
	<i>Total</i>	<i>14</i>	<i>100.0%</i>	<i>\$832</i>	<i>100.0%</i>	<i>100.0%</i>	<i>14</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$832</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases
2016 FFIEC Census Data and 2010 ACS Data

Small Business Loans by Business Revenue & Loan Size

Assessment Area: Cocke

Business Revenue & Loan Size		Bank Lending & Demographic Data Comparison				
		2016				
		Bank		\$ (000s)		Total Businesses
		Count				
		#	%	\$	%	%
BUSINESS REVENUE	\$1million or Less	7	87.5%	\$771	88.5%	90.9%
	Over \$1 Million	1	12.5%	\$100	11.5%	7.9%
	<i>Total Rev. available</i>	8	100.0%	\$871	100.0%	98.8%
	Rev. Not Known	0	0.0%	\$0	0.0%	1.3%
	<i>Total</i>	8	100.0%	\$871	100.0%	100.0%
LOAN SIZE	\$100,000 or Less	5	62.5%	\$210	24.1%	
	\$100,001 - \$250,000	2	25.0%	\$330	37.9%	
	\$250,001 - \$1 Million	1	12.5%	\$331	38.0%	
	Over \$1 Million	0	0.0%	\$0	0.0%	
	<i>Total</i>	8	100.0%	\$871	100.0%	
LOAN SIZE & Rev \$1 Mill or Less	\$100,000 or Less	4	57.1%	\$110	14.3%	
	\$100,001 - \$250,000	2	28.6%	\$330	42.8%	
	\$250,001 - \$1 Million	1	14.3%	\$331	42.9%	
	Over \$1 Million	0	0.0%	\$0	0.0%	
	<i>Total</i>	7	100.0%	\$771	100.0%	

Originations & Purchases
2016 FFIEC Census Data and 2016 D&B Information

Combined Demographics Report

Assessment Area: Cocke

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	0	0	0	0	0	0	2,311	32.2	
Moderate-income	3	60	4,296	59.8	1,388	32.3	1,106	15.4	
Middle-income	2	40	2,889	40.2	371	12.8	1,282	17.8	
Upper-income	0	0	0	0	0	0	2,486	34.6	
Unknown-income	0	0	0	0	0	0	0	0	
Total Assessment Area	5	100.0	7,185	100.0	1,759	24.5	7,185	100.0	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied				Rental		Vacant	
		#	%	%	#	%	#	%	
Low-income	0	0	0	0	0	0	0	0	
Moderate-income	7,709	4,110	59.5	53.3	2,734	35.5	865	11.2	
Middle-income	4,840	2,802	40.5	57.9	1,028	21.2	1,010	20.9	
Upper-income	0	0	0	0	0	0	0	0	
Unknown-income	0	0	0	0	0	0	0	0	
Total Assessment Area	12,549	6,912	100.0	55.1	3,762	30.0	1,875	14.9	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
				Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
		#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0	
Moderate-income	462	74	402	72.3	53	89.8	7	77.8	
Middle-income	162	26	154	27.7	6	10.2	2	22.2	
Upper-income	0	0	0	0	0	0	0	0	
Unknown-income	0	0	0	0	0	0	0	0	
Total Assessment Area	624	100.0	556	100.0	59	100.0	9	100.0	
Percentage of Total Businesses:			89.1		9.5		1.4		
	Total Farms by Tract	Farms by Tract & Revenue Size							
				Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
		#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0	
Moderate-income	9	52.9	8	50	1	100	0	0	
Middle-income	8	47.1	8	50	0	0	0	0	
Upper-income	0	0	0	0	0	0	0	0	
Unknown-income	0	0	0	0	0	0	0	0	
Total Assessment Area	17	100.0	16	100.0	1	100.0	0	.0	
Percentage of Total Farms:			94.1		5.9		.0		

2017 FFIEC Census Data and 2017 D&B Information

Geographic Distribution of HMDA Loans

Assessment Area: Cocke

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		2017					2017						
		Bank		Owner Occupied Units		Count	Bank		Dollar		Count	Dollar	
		#	%	\$ (000s)	\$ %		%	#	%	%		\$ (000s)	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	2	33.3%	\$172	24.0%	59.5%	2	33.3%	57.5%	\$172	24.0%	53.4%	
	Middle	4	66.7%	\$545	76.0%	40.5%	4	66.7%	42.5%	\$545	76.0%	46.6%	
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<i>Total</i>	<i>6</i>	<i>100.0%</i>	<i>\$717</i>	<i>100.0%</i>	<i>100.0%</i>	<i>6</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$717</i>	<i>100.0%</i>	<i>100.0%</i>	
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	1	50.0%	\$41	18.2%	59.5%	1	50.0%	54.7%	\$41	18.2%	50.3%	
	Middle	1	50.0%	\$184	81.8%	40.5%	1	50.0%	45.3%	\$184	81.8%	49.7%	
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<i>Total</i>	<i>2</i>	<i>100.0%</i>	<i>\$225</i>	<i>100.0%</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$225</i>	<i>100.0%</i>	<i>100.0%</i>	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	1	50.0%	\$28	73.7%	59.5%	1	50.0%	64.3%	\$28	73.7%	51.0%	
	Middle	1	50.0%	\$10	26.3%	40.5%	1	50.0%	35.7%	\$10	26.3%	49.0%	
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<i>Total</i>	<i>2</i>	<i>100.0%</i>	<i>\$38</i>	<i>100.0%</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$38</i>	<i>100.0%</i>	<i>100.0%</i>	
MULTI FAMILY		Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	98.2%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Middle	0	0.0%	\$0	0.0%	1.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>		
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	4	40.0%	\$241	24.6%	59.5%	4	40.0%	57.1%	\$241	24.6%	53.7%	
	Middle	6	60.0%	\$739	75.4%	40.5%	6	60.0%	42.9%	\$739	75.4%	46.3%	
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<i>Total</i>	<i>10</i>	<i>100.0%</i>	<i>\$980</i>	<i>100.0%</i>	<i>100.0%</i>	<i>10</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$980</i>	<i>100.0%</i>	<i>100.0%</i>	

Originations & Purchases
2017 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of Small Business Loans

Assessment Area: Cocke

Tract Income Levels	Bank Lending & Demographic Data Comparison 2017				
	Count		Bank Dollar		Small Businesses
	#	%	\$ (000s)	\$ %	%
Low	0	0.0%	\$0	0.0%	0.0%
Moderate	4	57.1%	\$1,166	95.4%	72.3%
Middle	3	42.9%	\$56	4.6%	27.7%
Upper	0	0.0%	\$0	0.0%	0.0%
Unknown	0	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%	
<i>Total</i>	<i>7</i>	<i>100.0%</i>	<i>\$1,222</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases
2017 FFIEC Census Data and 2017 D&B Information

Borrower Distribution of HMDA Loans

Assessment Area: Cocke

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank				Families by Family Income	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank		Agg	
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	32.2%	0	0.0%	4.8%	\$0	0.0%	2.4%
	Moderate	1	16.7%	\$121	16.9%	15.4%	1	16.7%	24.1%	\$121	16.9%	17.5%
	Middle	3	50.0%	\$291	40.6%	17.8%	3	50.0%	18.0%	\$291	40.6%	17.4%
	Upper	2	33.3%	\$305	42.5%	34.6%	2	33.3%	32.9%	\$305	42.5%	43.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	20.2%	\$0	0.0%	19.6%
	<i>Total</i>	<i>6</i>	<i>100.0%</i>	<i>\$717</i>	<i>100.0%</i>	<i>100.0%</i>	<i>6</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$717</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	32.2%	0	0.0%	10.2%	\$0	0.0%	5.1%
	Moderate	1	50.0%	\$41	18.2%	15.4%	1	50.0%	12.4%	\$41	18.2%	9.4%
	Middle	0	0.0%	\$0	0.0%	17.8%	0	0.0%	24.8%	\$0	0.0%	21.2%
	Upper	1	50.0%	\$184	81.8%	34.6%	1	50.0%	33.6%	\$184	81.8%	38.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	19.0%	\$0	0.0%	26.0%
	<i>Total</i>	<i>2</i>	<i>100.0%</i>	<i>\$225</i>	<i>100.0%</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$225</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	32.2%	0	0.0%	14.3%	\$0	0.0%	9.1%
	Moderate	1	50.0%	\$28	73.7%	15.4%	1	50.0%	25.0%	\$28	73.7%	19.9%
	Middle	0	0.0%	\$0	0.0%	17.8%	0	0.0%	39.3%	\$0	0.0%	53.2%
	Upper	1	50.0%	\$10	26.3%	34.6%	1	50.0%	21.4%	\$10	26.3%	17.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>2</i>	<i>100.0%</i>	<i>\$38</i>	<i>100.0%</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$38</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	32.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	15.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	17.8%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	34.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	32.2%	0	0.0%	7.4%	\$0	0.0%	3.4%
	Moderate	3	30.0%	\$190	19.4%	15.4%	3	30.0%	20.1%	\$190	19.4%	14.4%
	Middle	3	30.0%	\$291	29.7%	17.8%	3	30.0%	21.8%	\$291	29.7%	19.2%
	Upper	4	40.0%	\$499	50.9%	34.6%	4	40.0%	32.2%	\$499	50.9%	39.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	18.5%	\$0	0.0%	23.4%
	<i>Total</i>	<i>10</i>	<i>100.0%</i>	<i>\$980</i>	<i>100.0%</i>	<i>100.0%</i>	<i>10</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$980</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases
2017 FFIEC Census Data and 2015 ACS Data

Small Business Loans by Business Revenue & Loan Size

Assessment Area: Cocke

Business Revenue & Loan Size		Bank Lending & Demographic Data Comparison 2017				
		Bank				Total Businesses %
		Count		\$ (000s)		
#	%	\$	%			
BUSINESS REVENUE	\$1million or Less	6	85.7%	\$1,180	96.6%	89.1%
	Over \$1 Million	1	14.3%	\$42	3.4%	9.5%
	<i>Total Rev. available</i>	7	100.0%	\$1,222	100.0%	98.6%
	Rev. Not Known	0	0.0%	\$0	0.0%	1.4%
	<i>Total</i>	7	100.0%	\$1,222	100.0%	100.0%
LOAN SIZE	\$100,000 or Less	4	57.1%	\$72	5.9%	
	\$100,001 - \$250,000	1	14.3%	\$115	9.4%	
	\$250,001 - \$1 Million	2	28.6%	\$1,035	84.7%	
	Over \$1 Million	0	0.0%	\$0	0.0%	
	<i>Total</i>	7	100.0%	\$1,222	100.0%	
LOAN SIZE & Rev \$1 Mill or Less	\$100,000 or Less	3	50.0%	\$30	2.5%	
	\$100,001 - \$250,000	1	16.7%	\$115	9.7%	
	\$250,001 - \$1 Million	2	33.3%	\$1,035	87.7%	
	Over \$1 Million	0	0.0%	\$0	0.0%	
	<i>Total</i>	6	100.0%	\$1,180	100.0%	

Originations & Purchases
2017 FFIEC Census Data and 2017 D&B Information

APPENDIX C – DEFINITIONS AND GENERAL INFORMATION

Definitions

ATM	Automated Teller Machine
CDC	Community Development Corporation
CDFI	Community Development Financial Institution
CRA	Community Reinvestment Act (Regulation BB)
FDIC	Federal Deposit Insurance Corporation
FFIEC	Federal Financial Institutions Examination Council
HMDA	Home Mortgage Disclosure Act (Regulation C)
HUD	Department of Housing and Urban Development
LMI	Low- and Moderate-Income
LTD	Loan-to-Deposit
LTV	Loan-to-Value Ratio
MD	Metropolitan Division
MSA	Metropolitan Statistical Area
OMB	Office of Management and Budget
REIS	Regional Economic Information System
SBA	Small Business Administration
USDA	United States Department of Agriculture

Rounding Convention

Because the percentages presented in tables were rounded to the nearest tenth in most cases, some columns may not total exactly 100 percent.

General Information

The CRA requires each federal financial supervisory agency to use its authority when examining financial institutions subject to its supervision to assess the institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. Upon conclusion of such examination, the agency must prepare a written evaluation of the institution's record of meeting the credit needs of its community.

This document is an evaluation of the CRA performance of Tennessee State Bank prepared by the **Federal Reserve Bank of Atlanta**, the institution's supervisory agency, as of **June 10, 2019**. The agency rates the CRA performance of an institution consistent with the provisions set forth in Appendix A to 12 CFR Part 228.

APPENDIX D – GLOSSARY

Aggregate lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

Census tract: A small subdivision of metropolitan and other densely populated counties. Census tract boundaries do not cross county lines; however, they may cross the boundaries of MSAs. Census tracts usually have between 2,500 and 8,000 persons, and their physical size varies widely depending upon population density. Census tracts are designed to be homogeneous with respect to population characteristics, economic status, and living conditions to allow for statistical comparisons.

Community development: All Agencies have adopted the following language. Affordable housing (including multi-family rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of \$1 million or less; or, activities that revitalize or stabilize low- or moderate-income geographies.

Effective September 1, 2005, the Board of Governors of the Federal Reserve System (Board), Office of the Comptroller of the Currency (OCC), and the Federal Deposit Insurance Corporation (FDIC) have adopted the following additional language as part of the revitalize or stabilize definition of community development. Activities that revitalize or stabilize-

- I. Low-or moderate-income geographies;
- II. Designated disaster areas; or
- III. Distressed or underserved nonmetropolitan middle-income geographies designated by the Board, FDIC, and OCC, based on-
 - a. Rates of poverty, unemployment, and population loss; or
 - b. Population size, density, and dispersion. Activities that revitalize and stabilize geographies designated based on population size, density, and dispersion if they help to meet essential community needs, including needs of low- and moderate-income individuals.

Consumer loan(s): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, home equity loans, other secured consumer loans, and other unsecured consumer loans.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include nonrelatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into 'male householder' (a family with a male householder and no wife present) or 'female householder' (a family with a female householder and no husband present).

Full-scope review: Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (for example, geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (for example, innovativeness, complexity, and responsiveness).

APPENDIX D – GLOSSARY (Continued)

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that do business or have banking offices in a MSA to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applications, the amount of loan requested, and the disposition of the application (for example, approved, denied, and withdrawn).

Home mortgage loans: Includes home purchase and home improvement loans as defined in the HMDA regulation. This definition also includes multi-family (five or more families) dwelling loans, loans for the purchase of manufactured homes and refinancings of home improvement and home purchase loans.

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

Limited-scope review: Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (for example, geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

Low-income: Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent, in the case of a geography.

Market share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

Metropolitan area (MA): A MSA or a metropolitan division (MD) as defined by the Office of Management and Budget. An MSA is a core area containing at least one urbanized area of 50,000 or more inhabitants, together with adjacent communities having a high degree of economic and social integration with that core. An MD is a division of an MSA based on specific criteria including commuting patterns. Only an MSA that has a population of at least 2.5 million may be divided into MDs.

Middle-income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent, in the case of a geography.

Moderate-income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent, in the case of a geography.

Multi-family: Refers to a residential structure that contains five or more units.

Other products: Includes any unreported optional category of loans for which the institution collects and maintains data for consideration during a CRA examination. Examples of such activity include consumer loans and other loan data an institution may provide concerning its lending performance.

APPENDIX D – GLOSSARY (Continued)

Owner-occupied units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Qualified investment: A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Rated area: A rated area is a state or multistate MA. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multistate MA, the institution will receive a rating for the multistate MA.

Small loan(s) to business(es): A loan included in 'loans to small businesses' as defined in the Call Report and the Thrift Financial Reporting (TFR) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans. However, thrift institutions may also exercise the option to report loans secured by nonfarm residential real estate as "small business loans" if the loans are reported on the TFR as nonmortgage, commercial loans.

Small loan(s) to farm(s): A loan included in 'loans to small farms' as defined in the instructions for preparation of the Call Report. These loans have original amounts of \$500,000 or less and are either secured by farmland, or are classified as loans to finance agricultural production and other loans to farmers.

Upper-income: Individual income that is at least 120 percent of the area median income, or a median family income at least 120 percent, in the case of a geography.